The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top U.S. Correspondent Banks** survey that appears in today's edition? Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004.

(1.) How would you **change** the listing to make it more useful?

(2.) What do you like **best** about this tabulation?

(3.) What do you like **least** about this tabulation?

(4.) **How** do you use this information in your work?

(5.) What **new** statistical survey would you like to see?

Name and Institution (optional)_____

Thank you for helping us improve.

How Bankers' Balances Compare

By Federal Reserve District, 6/30/84 vs. 6/30/83

	Due to Banks (in '000s) 6/30/84	6/30/83(a)	% Change(c)	Number of Banks(d) 6/30/84	6/30/83
District 1	1,674,766	1,414,714	18.38	19	12
District 2	6,589,545	5,748,289	14.63	30	26
District 3	1,091,263	825,004	32.27	13	9
District 4	951,572	826,987	15.06	15	13
District 5	1,009,941	803,689	25.66	22	19
District 6	2,375,773	2,071,528	14.69	44	44
District 7	3,620,561	3,790,326	-4.48	44	37
District 8	1,706,765	1,550,707	10.06	20	20
District 9	721,932	773,217	-6.63	20	10
District 10	2,133,294	1,947,111	9.56	39	36
District 11	3,496,086	5,127,727	-31.82	50	50
District 12	4,159,442	2,366,632	75.75	29	24
TOTALS	**29,530,940**	**27,245,931**	**8.39**	**341**	**300**

(a)—Data are for the 341 banks in this year's tabulation.
(c)—The percentage change in domestic correspondent balances from 6/30/83 to 6/30/84
(d)—The number of banks with $10 million or more in domestic correspondent balances.

Correspondent . . .

Continued from Page 2

spondent balances, $1.5 billion, or 14.2%, are held in the banks' domestic Edge Act subsidiaries.

• Manufacturers Hanover Trust Co., New York, regained its position as the top bank in total correspondent balances, with $2.64 billion at midyear 1984, up 31% from the $2.01 billion of a year earlier when it ranked second. Manufacturers surpassed Chase Manhattan Bank NA, which fell to second place with $2.44 billion, compared with $2.25 billion at midyear 1983.

• The Bank of America jumped four places to rank third with $1.75 billion — up from $1.16 billion a year earlier. BofA's domestic correspondent balances rose 128%, to $1.16 billion, which accounted for the gain.

• Among the top 25 banks in total correspondent balances, the largest gain in rank was made by Union Bank, Los Angeles. It advanced 31 places to rank 13th, with $617.3 million in total correspondent balances — up 235% from the $184.1 million of a year earlier. Union Bank's domestic balances rose from $99 million at midyear 1983 to $595 million on June 30, 1984. Over 56% of Union Bank's domestic correspondent balances, or $336.3 million, were thrift correspondent balances.

• Four hundred and twelve banks had total interbank deposits of $10 million or more at midyear 1984. These deposits include demand, time, and savings deposits due all banks, both foreign and domestic. A year earlier, 349 banks had $10 million or more in such deposits. Total interbank deposits for the 412 banks were $56.3 billion — down 20.9% from the $71.2 billion for the same banks a year earlier.

The decline was attributable to the sharp reduction in time and savings deposits due to banks. The 354 banks in total correspondent balances reported that their time and savings deposits due banks fell 55%, to $14 billion, from $31 billion.

Some of the factors cited by correspondent bankers for the decline were a tightening of Federal Reserve monetary policy, the depressed situation in the agricultural areas of the country, and more "bottom line" consciousness on the part of respondent banks that are looking for more attractive forms of investment to boost earnings.

• The top bank in interbank deposits was Manufacturers Hanover Trust with $3.8 billion, down 22% from the $4.9 billion of a year earlier when it ranked second.

• The Bank of America fell to second place, with $3.6 billion in interbank deposits on June 30, compared with $5 billion a year earlier when it was tops in these deposits.

• The impact of thrift correspondent balances on the California banks' correspondent bank totals can be seen by looking at the domestic correspondent balances by Federal Reserve District. (See the summary table "How Bankers' Balances Compare" that accompanies this story.) The deposits in District 12, San Francisco, were up 76%, to $4.2 billion, for 29 banks with $10 million or more in domestic balances, compared with 24 banks with $2.4 billion a year earlier. ■

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The Chase Partnership

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Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

Compiled by American Banker Copyright 1985

(Dollar Figures in Thousands)

Rank 6/30/84		Demand Deposits Due to All Banks 6/30/84	6/30/83	Rank 6/30/83	Gain	Time and Savings Deposits Due to All Banks 6/30/84	6/30/83
1	Manufacturers Hanover Trust Co., New York	2,636,386	2,007,521	2	+1	1,122,017	2,881,806
2	Chase Manhattan Bank NA, New York	2,443,003	2,253,363	1		412,053	1,330,465
3	Bank of America NT&SA, San Francisco	1,751,000	1,160,956	7	+4	1,894,000	3,868,585
4	Bankers Trust Co., New York	1,713,135	1,749,761	4		1,415,736	1,346,523
5	Citibank NA, New York	1,463,478	1,363,060	6	+1	137,000	3,041,217
6	Chemical Bank, New York	1,417,098	1,610,468	5		435,971	2,220,168
7	Morgan Guaranty Trust Co., New York	1,385,490	1,900,376	3		871,566	1,796,878
8	Irving Trust Co., New York	1,113,648	962,035	11	+3	425,571	928,806
9	First National Bank of Chicago	994,882	795,645	12	+3	947,517	993,636
10	First National Bank, Boston	829,609	638,913	15	+5	42,015	82,309
11	First Interstate Bank of California, Los Angeles	639,964	661,664	14	+3	36,491	101,688
12	Security Pacific National Bank, Los Angeles	623,937	439,244	16	+4	160,023	604,112
13	Union Bank, Los Angeles	617,323	184,063	44	+31	6,929	16,043
14	Philadelphia National Bank	596,570	701,781	13		39,167	54,587
15	Continental Illinois Nat'l Bank & Trust Co., Chicago	401,243	1,046,207	9		623,032	3,058,796
16	Mellon Bank NA, Pittsburgh	398,079	326,860	22	+6	378,451	407,291
17	MBank Dallas NA	374,086	323,515	23	+6	26,617	24,474
18	InterFirst Bank Dallas NA	359,535	359,670	20	+2	0	4,000
19	RepublicBank Dallas NA	356,931	333,986	21	+2	93,979	125,266
20	National Bank of Detroit	353,955	255,776	26	+6	45,554	24,670
21	Marine Midland Bank NA, Buffalo, N.Y.	350,595	379,292	19		17,747	1,022,816
22	Crocker National Bank, San Francisco	314,111	435,764	17		0	628,238
23	Wells Fargo Bank NA, San Francisco	300,961	315,536	25	+2	44,452	323,682
24	Connecticut National Bank, Hartford	279,717	409,345	18		17,288	15,300
25	First Tennessee Bank NA, Memphis	277,959	205,614	35	+10	0	0
26	Harris Trust & Savings Bank, Chicago	260,254	231,056	28	+2	48,926	47,734
27	Northern Trust Co., Chicago	260,174	316,359	24		213,700	158,394
28	Indiana National Bank, Indianapolis	255,200	220,865	30	+2	4,750	14,629
29	Texas Commerce Bank NA, Houston	253,219	1,134,122	8		29,155	57,886
30	Centerre Bank NA, St. Louis, Mo.	241,617	187,214	43	+13	100,726	108,967
31	First City National Bank, Houston	221,425	1,013,842	10		272,130	21,425
32	Norwest Bank Minneapolis NA	216,954	209,173	33	+1	158,841	79,358
33	American National Bank & Trust Co., Chicago	213,580	217,595	31		0	0
34	Mercantile Trust Co. NA, St. Louis, Mo.	211,083	239,722	27		116,256	76,131
35	First Wisconsin National Bank, Milwaukee	203,364	200,017	38	+3	43,735	53,217
36	Southeast Bank NA, Miami	201,931	115,838	64	+28	0	136
37	Citizens & Southern National Bank, Atlanta	195,869	207,550	34		13,997	13,378
38	State Street Bank & Trust Co., Boston	192,946	109,236	67	+29	23,170	57,466
39	First National State Bank of New Jersey, Newark	183,131	137,230	53	+14	49,549	38,642
40	Pittsburgh National Bank	179,221	176,115	46	+6	4,574	0
41	Bank of New York	178,597	200,485	37		50,906	136,296
42	Boatmen's National Bank, St. Louis, Mo.	173,933	173,789	47	+5	15,369	9,182
43	European American Bank & Trust Co., New York	170,580	171,726	48	+5	44,640	201,591
44	First National Bank St. Paul, Minn.	168,077	210,340	32		11,885	15,073
45	Savings Banks Trust Co., New York	168,065	.....	...		4,874	.....
46	First Pennsylvania Bank NA, Philadelphia	166,018	67,067	102	+56	20,755	13,311
47	Valley National Bank, Phoenix, Ariz.	162,958	54,260	122	+75	16,579	1,037
48	First National Bank of Atlanta	160,313	178,762	45		138,218	88,673
49	Allied Bank of Texas, Houston	158,649	196,403	39		147,276	46,612
50	United Bank of Denver NA	158,156	149,140	51	+1	111,045	81,615
51	Community Bank, Huntington Park, Calif.	157,733	125,820	57	+6	9,340	11,150
52	First National Bank of Commerce, New Orleans	157,669	187,733	42		1,492	5,750
53	Maryland National Bank, Baltimore	151,775	131,697	55	+2	0	0
54	First National Bank of Florida, Tampa	148,020	134,403	54		0	0
55	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	146,799	104,463	69	+14	3,400	100
56	NCNB National Bank of North Carolina, Charlotte	145,699	188,414	41		13,700	20,384
57	InterFirst Bank Houston NA	143,633	124,957	59	+2	271,425	8,540
58	United Missouri Bank of Kansas City NA	140,761	144,776	52		1,371	5,422
59	Bank of New England NA, Boston	139,707	83,965	83	+24	49,916	46,523
60	Texas American Bank/Fort Worth NA	137,161	128,831	56		17,844	19,360
61	Mellon Bank (East), Philadelphia	135,910	114,672	66	+5	2,207	5,737
62	First National Bank, Minneapolis	135,539	193,182	40		58,783	15,035
63	Manufacturers National Bank, Detroit	134,444	103,269	71	+8	9,505	5,200
64	First National Bank, Louisville, Ky.	132,635	152,017	50		7,682	73,530
65	Commerce Bank of Kansas City NA, Mo.	132,419	115,082	65		852	14,054
66	Liberty National Bank & Trust Co., Louisville, Ky.	130,511	87,058	79	+13	19,148	9,945
67	Manufacturers Hanover Bank (Delaware), Wilmington	129,163	.....	...		30,056	.....
68	Connecticut Bank & Trust Co. NA, Hartford	127,328	122,498	61		1,450	151
69	United Oklahoma Bank, Oklahoma City	125,061	99,839	72	+3	9,257	12,538
70	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	122,124	201,847	36		31,124	19,149
71	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	119,753	125,682	58		0	0
72	Bank of the Southwest NA, Houston	115,445	223,382	29		47,284	11,378
73	Trust Company Bank, Atlanta	114,711	109,167	68		2,558	2,350
74	Fidelity Bank, Philadelphia	114,003	86,537	80	+6	28,705	7,071
75	Sun Bank NA, Orlando, Fla.	113,879	76,167	90	+15	0	0
76	Liberty National Bank & Trust Co., Oklahoma City	106,270	118,443	63		15,147	53,160
77	NCNB National Bank of Florida NA, Tampa	105,519	74,198	93	+16	0	0
78	First National Bank & Trust Co., Oklahoma City	104,544	104,309	70		96,118	22,534
79	Brown Brothers Harriman & Co., New York	102,876	89,397	78		58,702	78,436
80	First National Bank, Kansas City, Mo.	102,380	97,310	75		43,581	30,806
81	Central Bank of Denver	101,415	99,680	73		76,507	64,614
82	Bank of California NA, San Francisco	99,520	78,703	88	+6	9,340	24,735
83	Riggs National Bank, Washington, D.C.	97,647	84,587	82		25,615	238,040
84	Texas Commerce Bank-Dallas NA	97,204	69,455	96	+12	1,500	934
85	First Interstate Bank of Denver NA	97,088	14,702	275	+190	17,539	7,204
86	National Westminster Bank USA, New York	96,871	75,233	92	+6	0	397,119
87	Rainier National Bank, Seattle	96,015	83,147	84		42,408	46,396
88	Shawmut Bank of Boston NA	94,547	152,915	49		800	10,521
89	Peoples National Bank of Washington, Seattle	92,300	80,585	86		612	879
90	First City Bank, Dallas	88,999	118,866	62		87,411	89,746

For definitions and survey information see the story beginning on page 1.

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Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

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(Dollar Figures in Thousands)

Rank 6/30/84		Demand Deposits Due to All Banks 6/30/84	6/30/83	Rank 6/30/83	Gain	Time and Savings Deposits Due to All Banks 6/30/84	6/30/83
91	Society National Bank, Cleveland	88,806	44,865	141	+ 50	0	0
92	Midlantic National Bank, Newark, N.J.	88,238	55,316	121	+ 29	0	0
93	Merchants National Bank, Cedar Rapids, Iowa	84,712	80,415	87		800	2,400
94	First of America-Detroit NA	82,944	64,404	105	+ 11	0	0
95	InterFirst Bank Austin NA, Tex.	81,699	68,808	98	+ 3	14,937	56,497
96	California First Bank, San Francisco	80,565	7,293	342	+246	0	750
97	Provident National Bank, Philadelphia	79,805	63,920	106	+ 9	27,057	2,727
98	First National Bank & Trust Co., Lincoln, Neb.	79,546	78,140	89		2,598	1,225
99	Seattle-First National Bank	79,176	43,526	143	+ 44	36,990	159,641
100	AmeriTrust Co. NA, Cleveland	78,593	38,334	155	+ 55	1,263	11,914
101	Sovran Bank NA, Richmond	77,645	11,568	306	+205	36,467	2,500
102	Corpus Christi National Bank, Tex.	74,887	49,060	131	+ 29	11,180	8,650
103	Omaha National Bank, Neb.	72,703	72,454	94		660	3,551
104	United Virginia Bank, Richmond	71,966	50,295	127	+ 23	26,191	9,388
105	Colorado National Bank, Denver	70,988	124,265	60		0	34,650
106	United States National Bank, Portland, Ore.	70,825	55,941	119	+ 13	0	0
107	Equitable Bank NA, Baltimore	69,723	54,138	123	+ 16	7,937	0
108	Norwest Bank Omaha NA, Neb.	69,320	69,526	95		1,350	4,150
109	Boatmen's Bank & Trust Co., Kansas City, Mo.	67,428	60,506	111	+ 2	13,230	12,700
110	Bank of Oklahoma NA, Tulsa	66,894	68,520	99		46,226	9,293
111	First National Bank, Fort Myers, Fla.	65,542	59,806	114	+ 3	0	0
112	First Alabama Bank, Birmingham	65,173	.....	...		0	.....
113	Third National Bank, Nashville, Tenn.	64,859	69,374	97		13,062	15,883
114	Frost National Bank, San Antonio, Tex.	64,330	65,055	104		100	600
115	First National Bank & Trust Co., Tulsa	64,113	35,148	167	+ 52	1,226	7,200
116	Central Bank of the South, Birmingham, Ala.	63,854	59,818	113		2,358	4,569
117	Midlantic National Bank/North, West Paterson, N.J.	62,050	52,410	124	+ 7	0	0
118	Fourth National Bank & Trust Co., Wichita, Kan.	61,999	94,125	76		19,471	5,316
119	First Commercial Bank NA, Little Rock, Ark.	61,946	28,599	197	+ 78	579	515
120	Capital Bank & Trust Co., Baton Rouge, La.	61,794	67,519	101		34,410	30,083
121	American Bank & Trust Co., Baton Rouge, La.	60,669	51,064	126	+ 5	10,431	18,636
122	American Security Bank NA, Washington, D.C.	60,516	98,189	74		51,529	164,715
123	First American National Bank, Nashville, Tenn.	59,809	85,683	81		7,154	2,362
124	National City Bank, Cleveland	59,394	57,474	118		1,551	15,285
125	First State Bank, Abilene, Tex.	59,053	82,473	85		52,226	63,437
126	First National Bank, Columbia, S.C.	58,708	34,172	173	+ 47	132	0
127	First National Bank, Cincinnati	58,349	52,367	125		1,550	800
128	Capital Bank NA, Houston	57,914	58,657	116		15,002	47,896
129	Union Planters National Bank, Memphis, Tenn.	54,192	47,516	133	+ 4	17,774	11,230
130	Merchants National Bank & Trust Co., Indianapolis	53,577	38,889	154	+ 24	11,180	55,419
131	Bank South NA, Atlanta	52,940	66,559	103		15,291	15,710
132	Norwest Bank Des Moines NA, Iowa	52,838	49,815	129		5,621	7,960
133	Comerica Bank-Detroit	52,778	49,753	130		29,613	0
134	Barnett Bank of Tampa NA, Fla.	52,186	39,350	152	+ 18	0	0
135	Hibernia National Bank, New Orleans	51,342	47,218	134		214	5,900
136	Industrial Valley Bank & Trust Co., Philadelphia	51,269	18,949	246	+110	0	0
137	American Fletcher National B & T Co., Indianapolis	49,792	59,235	115		147,723	62,114
138	BancTexas Dallas NA	49,700	61,832	110		136,721	101,340
139	Worthen Bank & Trust Co. NA, Little Rock, Ark.	49,245	30,927	187	+ 48	410	3,445
140	SouthTrust Bank of Alabama NA, Birmingham	48,882	43,718	142	+ 2	10,889	6,460
141	Key Bank NA, Albany, N.Y.	48,735	41,366	145	+ 4	0	0
142	Marine Bank NA, Milwaukee, Wis.	48,610	40,685	148	+ 6	9,000	10,475
143	Centerre Bank of Kansas City NA, Mo.	48,552	34,910	169	+ 26	11,479	13,568
144	Arizona Bank, Phoenix	48,141	4,822	0		191	0
145	National Bank of Commerce T&S Assn., Lincoln, Neb.	48,041	40,817	147	+ 2	100	0
146	First National Bank, Omaha, Neb.	47,818	60,127	112		7,947	11,690
147	Mercantile-Safe Deposit & Trust Co., Baltimore	47,775	32,249	180	+ 33	0	0
148	InterFirst Bank Fort Worth NA, Tex.	47,739	47,052	135		6,806	9,971
149	Whitney National Bank, New Orleans	47,386	57,630	117		280	2,230
150	Davenport Bank & Trust Co., Iowa	47,001	16,360	262	+112	1,650	1,727
151	First National Bank, Shreveport, La.	46,955	45,249	139		1,400	7,202
152	American National Bank & Trust Co., Chattanooga, Tenn.	46,397	36,404	161	+ 9	0	0
153	Commercial National Bank, Shreveport, La.	46,220	35,382	166	+ 13	9,600	8,252
154	Republic National Bank, New York	44,300	35,407	165	+ 11	235	171,289
155	Merchandise National Bank, Chicago	43,972	.....	...		0	.....
156	National State Bank, Elizabeth, N.J.	43,331	25,700	211	+ 55	0	0
157	Bank of Hawaii, Honolulu	42,837	14,619	276	+119	550	0
158	BayBank Boston NA	42,694	.....	...		1,562	.....
159	Fifth Third Bank, Cincinnati	42,583	37,520	158		5,978	900
160	LaSalle National Bank, Chicago	42,506	34,432	172	+ 12	4,626	11,129
161	Central Bank, Monroe, La.	42,366	32,396	179	+ 18	100	110
162	J. Henry Schroder Bank & Trust Co., New York	41,945	76,148	91		87,224	211,514
163	BancOhio National Bank, Columbus	41,369	25,644	212	+ 49	0	0
164	Texas American Bank/Houston NA	41,248	31,385	182	+ 18	12,357	22,744
165	Boston Safe Deposit & Trust Co.	40,642	45,173	140		13,969	4,500
166	Chase Lincoln First Bank NA, Rochester, N.Y.	40,390	31,150	184	+ 18	0	5,000
167	Fidelity Bank NA, Oklahoma City, Okla.	39,599	48,834	132		16,149	46,046
168	First Interstate Bank of Oregon NA, Portland	39,460	30,959	186	+ 18	603	515
169	AmSouth Bank NA, Birmingham, Ala.	39,333	39,231	153		161,829	81,886
170	National Bank of Commerce, San Antonio, Tex.	38,928	30,867	189	+ 19	3,104	2,882
171	Commerce Union Bank, Nashville, Tenn.	38,806	40,014	151		994	1,460
172	Florida National Bank of Jacksonville	38,305	22,708	225	+ 53	0	0
173	Security National Bank, Sioux City, Iowa	37,787	46,543	136		34	0
174	Pan American Bank NA, Miami	37,434	32,598	178	+ 4	0	5,000
175	First National Bank, Lubbock, Tex.	36,302	30,082	191	+ 16	7,550	8,301
176	National Community Bank, Rutherford, N.J.	35,946	.....	...		0	.....
177	Citizens National Bank, Evansville, Ind.	35,939	23,429	221	+ 44	447	924
178	BancOne Columbus NA, Ohio	35,667	43,425	144		23,000	9,000
179	First National Bank, Belleville, Ill.	35,499	20,835	234	+ 55	550	700
180	State National Bank, El Paso, Tex.	35,043	40,609	149		10	23,100

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Continued on Next Page

Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

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Rank 6/30/84		Demand Deposits Due to All Banks 6/30/84	6/30/83	Rank 6/30/83	Gain	Time and Savings Deposits Due to All Banks 6/30/84	6/30/83
181	Central Penn National Bank, Philadelphia	34,434	21,088	232	+ 51	275	1,059
182	Old National Bank, Evansville, Ind.	34,327	23,394	223	+ 41	1,685	4,849
183	Bankers Trust Co., Des Moines, Iowa	34,297	38,139	157		5,781	13,822
184	Midway National Bank, St. Paul, Minn.	34,142	29,380	196	+ 12	0	0
185	Victoria Bank & Trust Co., Tex.	33,910	24,781	214	+ 29	5,379	8,912
186	Deposit Guaranty National Bank, Jackson, Miss.	33,773	41,321	146		11,724	9,083
187	Union Trust Company of Maryland, Baltimore	33,374	13,700	285	+ 98	3,631	997
188	Michigan National Bank, Detroit	33,111	29,613	192	+ 4	0	0
189	Flagship National Bank of Miami	33,097	12,387	298	+109	0	0
190	National Bank of Commerce, Memphis	33,060	33,704	174		11,523	2,176
191	United Jersey Bank, Hackensack, N.J.	32,143	27,685	202	+ 11	0	0
192	Shawmut Worcester County Bank NA, Worcester, Mass.	32,125	18,835	247	+ 55	1,450	0
193	Old National Bank of Washington, Spokane	32,096	11,048	310	+117	0	0
194	American National Bank & Trust Co., St. Paul, Minn.	31,996	36,812	160		7,816	2,699
195	F&M Marquette National Bank, Minneapolis	31,742	35,102	168		6,501	3,779
196	Barclays Bank of New York NA	31,079	26,442	209	+ 13	22	231
197	First American Bank of Knoxville NA, Tenn.	31,063	.....	...		0	.....
198	Texas Commerce Bank-Austin NA	30,927	27,552	204	+ 6	18,078	17,520
199	National Bank of Washington, D.C.	30,855	13,051	292	+ 93	8,245	20,057
200	First National Bank, Wichita, Kan.	30,751	26,741	208	+ 8	0	0
201	Independent State Bank of Minnesota, Minneapolis	30,660	.....	...		5,316	.....
202	First Security Bank of Utah NA, Ogden	30,556	33,183	176		0	0
203	First Security Nat'l Bank & Trust Co., Lexington, Ky.	30,430	27,531	205	+ 2	497	1,497
204	First National Bank, Albuquerque, N.M.	30,160	24,206	217	+ 13	0	0
205	Citizens Bank, Sheboygan, Wis.	30,159	.....	...		0	.....
206	Barnett Bank of South Florida NA, Miami	30,018	26,988	207	+ 1	0	0
207	First National Bank, Topeka, Kan.	30,017	24,703	215	+ 8	0	0
208	Zions First National Bank, Salt Lake City, Utah	29,800	28,323	199		3,778	4,257
209	National Bank of Waterloo, Iowa	29,691	27,518	206		0	0
210	First National Bank, Amarillo, Tex.	29,557	27,812	201		13,547	26,705
211	Commercial National Bank, Kansas City, Kan.	29,233	31,184	183		200	570
212	First National Bank, Jackson, Miss.	28,948	45,353	138		2,393	6,086
213	National Bank of Georgia, Atlanta	28,682	19,170	244	+ 31	19,428	18,378
214	Continental National Bank, Fort Worth, Tex.	28,566	30,547	190		41,675	78,158
215	United Central Bank of Des Moines NA, Iowa	28,433	37,209	159		4,709	303
216	RepublicBank Houston NA	28,347	33,394	175		0	0
217	General Bank, St. Louis, Mo.	28,289	34,780	170		5,522	5,362
218	First City National Bank of Beaumont, Tex.	28,144	15,446	268	+ 50	0	600
219	Amarillo National Bank, Tex.	28,135	25,154	213		8,700	8,320
220	Israel Discount Bank of New York	28,060	45,681	137		82	585
221	Denver National Bank	27,183	92,678	77		10,791	25,823
222	Dai-Ichi Kangyo Bank of California, Los Angeles	27,180	16,640	258	+ 36	4,000	9,000
223	Kellogg-Citizens National Bank, Green Bay, Wis.	26,932	30,899	188		1,025	100
224	Georgia Railroad Bank & Trust Co., Augusta	26,751	16,626	259	+ 35	280	720
225	Atlantic Bank, New York	26,729	17,117	254	+ 29	51,452	99,174
226	Manufacturers & Traders Trust Co., Buffalo, N.Y.	26,224	13,067	291	+ 65	17	54
227	First American National Bank-Eastern, Kingsport, Tenn.	26,043	19,602	239	+ 12	522	405
228	Consolidated Bank NA, Hialeah, Fla.	25,816	.....	...		0	.....
229	Cullen Center Bank & Trust Co., Houston	25,720	61,851	109		4,156	26,594
230	Boatmen's National Bank, Springfield, Mo.	25,384	21,454	230		1,695	0
231	El Paso National Bank, Tex.	25,348	62,775	108		0	20,000
232	Commonwealth National Bank, Harrisburg, Pa.	25,153	15,371	269	+ 37	1,700	99
233	Citizens & Southern National Bank, Charleston, S.C.	25,092	20,809	235	+ 2	0	0
234	First American Bank NA, Washington, D.C.	24,971	24,337	216		670	6,292
235	First National Bank, Hutchinson, Kan.	24,969	8,730	327	+ 92	0	0
236	First National Bank of Maryland, Baltimore	24,937	38,157	156		0	7,423
237	Rhode Island Hospital Trust National Bank, Providence	24,663	19,706	238	+ 1	0	0
238	Exchange National Bank, Chicago	24,602	15,830	266	+ 28	10,908	8,967
239	Dominion Bank NA, Roanoke, Va.	24,578	21,353	231		0	7,303
240	First City National Bank Austin, Tex.	23,992	19,181	243	+ 3	61,643	32,795
241	Bank of North Dakota, Bismarck	23,562	29,601	193		0	0
242	Independent State Bank, Denver	23,117	.....	...		0	.....
243	Central Trust Co. NA, Cincinnati	23,076	N.A.	...		0	N.A.
244	City National Bank, Beverly Hills, Calif.	22,866	11,621	305	+ 61	805	4,763
245	Allied Lakewood Bank, Dallas	22,862	.....	...		12,394	.....
246	Fleet National Bank, Providence, R.I.	22,846	13,793	283	+ 37	0	42,600
247	Commercial National Bank of Peoria, Ill.	22,423	23,024	224		0	0
248	Atlantic National Bank of Florida, Jacksonville	22,280	31,818	181		560	635
249	Union National Bank, Little Rock, Ark.	22,172	29,463	195		326	2,734
250	First Wisconsin National Bank, Eau Claire	22,097	21,717	228		0	0
251	RepublicBank Waco NA, Tex.	21,844	23,625	219		400	2,700
252	Bank of Canton of California, San Francisco	21,827	32,775	177		61,241	66,500
253	United Missouri Bank of St. Louis NA	21,652	.....	...		0	.....
254	Security National Bank, Kansas City, Kan.	21,596	17,707	253		18,394	200
255	Hutchinson National Bank & Trust Co., Kan.	21,336	13,631	286	+ 31	100	650
256	First National Bank, Waco, Tex.	20,930	21,716	229		4,086	5,421
257	Continental Bank, Phoenix, Ariz.	20,924	.....	...		0	.....
258	Central National Bank, Cleveland	20,729	36,224	163		106,081	12,103
259	Kanawha Valley Bank NA, Charleston, W. Va.	20,552	19,416	242		100	300
260	Suburban Bank, Bethesda, Md.	20,484	.....	...		7,270	.....
261	First City Bank of Corpus Christi, Tex.	20,458	28,309	200		3,640	4,850
262	Lloyds Bank California, Los Angeles	20,213	16,863	256		1,127	8,700
263	Old Kent Bank & Trust Co., Grand Rapids, Mich.	20,063	14,811	273	+ 10	0	0
264	United States Trust Co., New York	19,873	28,448	198		37,160	80,278
265	Alamo National Bank, San Antonio, Tex.	19,772	17,951	251		1,837	5,520
266	Ouachita National Bank, Monroe, La.	19,748	19,875	237		0	0
267	Colonial Bank, Waterbury, Conn.	19,530	5,589	0		0	98
268	Bank of New England-West NA, Springfield, Mass.	19,500	12,539	297	+ 29	0	0
269	RepublicBank Lubbock NA, Tex.	19,388	22,387	226		7,819	8,840
270	Fidelity National Bank, Baton Rouge, La.	19,317	.....	...		2,632	.....

For definitions and survey information see the story beginning on page 1.

The 1984 correspondent balance totals adue all banks may not be comparable with 1983 totals because of changes in the Federal regulatory report of condition. See the story beginning on page 1 for details.

Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

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(Dollar Figures in Thousands)

Rank 6/30/84		Demand Deposits Due to All Banks 6/30/84	6/30/83	Rank 6/30/83	Gain	Time and Savings Deposits Due to All Banks 6/30/84	6/30/83
271	First Interstate Bank of Arizona NA, Phoenix	19,155	12,105	301	+ 30	0	0
272	United New Mexico Bank, Albuquerque	19,072	.....	...		200	.....
273	Louisiana National Bank, Baton Rouge, La.	18,967	20,920	233		6,446	9,819
274	Fidelity Union Bank/First National State, Newark, N.J.	18,955	22,263	227		491	125
275	First Hawaiian Bank, Honolulu	18,774	7,246	344	+ 69	850	0
276	Bank Leumi Trust Co., New York	18,621	29,589	194		3,807	103
277	Capital City First National Bank, Tallahasse, Fla.	18,536	15,877	265		257	21
278	Commerce Bank of St. Louis NA, Mo.	18,430	18,463	249		0	0
279	Drovers Bank, Chicago	18,395	17,004	255		913	1,253
280	First National Bank, Elkhart, Ind.	18,274	23,988	218		105	0
281	United Bank of Arizona, Phoenix	18,152	13,786	284	+ 3	0	0
282	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	18,095	20,111	236		227	5
283	Bankers Trust of South Carolina, Columbia	17,387	26,225	210		70	0
284	Barnett Bank of Central Florida NA, Winter Park	17,179	11,904	304	+ 20	0	0
285	Fort Wayne National Bank, Ind.	17,155	5,403	0		0	0
286	BayBank Middlesex, Burlington, Mass.	17,120	14,069	281		0	0
287	UnibancTrust, Chicago	16,996	18,673	248		14,035	14,037
288	Huntington National Bank, Columbus, Ohio	16,808	27,560	203		0	0
289	American National Bank, Austin, Tex.	16,588	16,453	260		40,120	3,962
290	Citibank (Delaware), New Castle	16,267	.....	...		0	.....
291	Merchants National Bank, Mobile, Ala.	16,188	12,309	299	+ 8	0	0
292	InterFirst Bank Tyler NA, Tex.	16,024	12,997	293	+ 1	3,297	22,290
293	Union Trust Co., Stamford, Conn.	15,975	13,269	288		493	0
294	Bank of New Jersey, Camden	15,880	.....	...		0	.....
295	South Carolina National Bank, Columbia	15,856	9,505	321	+ 26	0	0
296	First National Bank & Trust Co., Salina, Kan.	15,652	16,796	257		500	0
297	Oregon Bank, Portland	15,621	17,774	252		871	1,135
298	Chinese American Bank, New York	15,484	.....	...		100	.....
299	Texas Independent Bank, Dallas	15,295	.....	...		69,544	.....
300	First National Bank, Sioux City, Iowa	15,178	19,468	241		0	0
301	Shawmut Bank of Franklin Cty., Greenfield, Mass.	14,717	.....	...		0	.....
302	Maine National Bank, Portland	14,640	16,438	261		0	0
303	Union Bank & Trust Co. NA, Grand Rapids, Mich.	14,569	10,096	317	+ 14	0	0
304	Union National Bank, Wichita, Kan.	14,488	14,754	274		1,494	182
305	Madison Bank & Trust Co., Chicago	14,434	.....	...		0	.....
306	Sunwest Bank of Albuquerque NA, N.M.	14,312	14,614	277		1,020	0
307	Charleston National Bank, W. Va.	14,113	18,110	250		104	0
308	Huntington National Bank of Northeast Ohio, Cleveland	13,920	11,365	307		0	102
309	Norstar Bank of Long Island, Hempstead, N.Y.	13,521	.....	...		0	.....
310	Puget Sound National Bank, Tacoma, Wash.	13,447	.....	...		0	.....
311	First City National Bank, Tyler, Tex.	13,400	9,889	319	+ 8	10,625	12,975
312	Equibank, Pittsburgh	13,329	18,989	245		4,412	6,922
313	Valley National Bank, Des Moines, Iowa	13,305	8,716	328	+ 15	700	1,050
314	InterFirst Bank Wichita Falls NA, Tex.	13,210	6,881	0		8,239	11,450
315	Commercial National Bank, Tulsa, Okla.	13,209	.....	...		1,900	.....
316	First City National Bank, El Paso, Tex.	13,138	.....	...		150	.....
317	First Bankers NA, Pompano Beach, Fla.	13,119	.....	...		0	.....
318	Preston State Bank, Dallas	13,065	14,570	278		0	105
319	Essexbank, Peabody, Mass.	12,646	.....	...		411	.....
320	Merrill Trust Co., Bangor, Me.	12,538	9,047	326	+ 6	149	.....
321	Capital Bank, North Bay Village, Miami	12,526	.....	...		2,300	.....
322	Indian Head National Bank, Nashua, N.H.	12,515	8,601	330	+ 8	0	0
323	Northeastern Bank of Pennsylvania, Wilkes-Barre	12,474	9,387	322		0	0
324	Genesee Merchants Bank & Trust Co., Flint, Mich.	12,399	.....	...		0	.....
325	First Interstate Bank of Billings NA	12,318	12,596	296		486	130
326	Casco Northern Bank NA, Portland, Me.	12,309	5,061	0		143	150
327	RepublicBank Tyler, Tex.	12,295	7,332	341	+ 14	2,042	3,688
328	First Bank (NA) Duluth, Minn.	12,293	.....	...		0	.....
329	Blount National Bank, Maryville, Tenn.	12,290	.....	...		200	.....
330	Colorado National Bank-Pueblo	11,879	N.A.	...		16	N.A.
331	First National Bank, Mobile, Ala.	11,819	11,939	302		3,628	385
332	Corn Belt Bank, Bloomington, Ill.	11,759	.....	...		1,235	.....
333	American Bank & Trust Co., New Orleans	11,664	11,104	309		282	8
334	First Alabama Bank of Montgomery NA	11,615	13,916	282		100	0
335	Merchants National Bank, Topeka, Kan.	11,524	15,040	272		108	650
336	Simmons First National Bank, Pine Bluff, Ark.	11,378	9,055	324		1,560	500
337	Illinois National Bank, Springfield	11,349	13,178	290		0	0
338	First National Bank of St. Joseph, Mo.	11,287	15,773	267		0	0
339	InterFirst Bank Fannin, Houston	11,237	13,252	289		13,364	10,662
340	Security Trust Co., Rochester, N.Y.	11,233	40,425	150		3,311	0
341	Norwest Bank Midland NA, Minn.	11,195	10,820	313		5,415	6,463
342	First National Bank, West Monroe, La.	10,809	10,302	315		0	0
343	United Bank of Fort Collins NA, Colo.	10,740	.....	...		0	.....
344	First-Citizens Bank & Trust Co., Raleigh, N.C.	10,718	6,728	0		109	101
345	Sun Bank of Tampa Bay, Tampa, Fla.	10,701	63,514	107		0	0
346	First National Bank, Rochester, Minn.	10,683	.....	...		0	.....
347	Hamilton Bank, Lancaster, Pa.	10,632	2,655	0		8,857	6,338
348	RepublicBank San Antonio NA, Tex.	10,557	.....	...		3,820	.....
349	First National Bank, Champaign, Ill.	10,490	.....	...		0	.....
350	Southwest Bank, Vista, Calif.	10,323	.....	...		233	.....
351	Michigan National Bank, Lansing	10,176	774	0		0	0
352	F & M Bank & Trust Co., Tulsa, Okla.	10,134	8,147	332		2,368	2,426
353	McAllen State Bank, Tex.	10,064	8,122	333		2,549	2,549
354	UBAF Arab American Bank, New York	10,045	6,801	0		0	831,589

For definitions and survey information see the story beginning on page 1.

The 1984 correspondent balance total due all banks may not be comparable with 1983 totals because of changes in the Federal regulatory report of condition. See the story beginning on page 1 for details.

Largest Banks in Interbank Deposits

Banks with Total Interbank Deposits of $10 Million or More Ranked by Size of Total Deposits Due to All Banks

Compiled by American Banker Copyright 1985

(Dollar Figures in Thousands)

Rank 6/30/84		Dep. Due To Banks 6/30/84	% of Total Dep.	Rank 6/30/83	Gain
1	Manufacturers Hanover Trust Co., New York (b)	3,758,403	8.2	2	+1
2	Bank of America NT&SA, San Francisco (b)	3,645,000	4.0	1	
3	Bankers Trust Co., New York (b)	3,128,871	11.2	8	+5
4	Chase Manhattan Bank NA, New York (b)	2,855,056	4.4	7	+3
5	Morgan Guaranty Trust Co., New York (b)	2,257,056	5.6	6	+1
6	First National Bank of Chicago (b)	1,942,399	6.9	10	+4
7	Chemical Bank, New York	1,853,069	5.1	5	
8	Citibank NA, New York (b)	1,600,478	2.0	3	
9	Irving Trust Co., New York (b)	1,539,219	13.1	9	
10	Continental Illinois Nat'l Bank & Trust Co., Chicago (b)	1,024,275	5.9	4	
11	First National Bank, Boston (b)	871,624	7.1	20	+9
12	Security Pacific National Bank, Los Angeles (b)	783,960	2.7	14	+2
13	Mellon Bank NA, Pittsburgh (b)	776,530	5.7	19	+6
14	First Interstate Bank of California, Los Angeles (b)	676,455	4.3	17	+3
15	Philadelphia National Bank (b)	635,737	14.8	18	+3
16	Union Bank, Los Angeles	624,252	10.1	57	+41
17	First City National Bank, Houston	493,555	8.6	15	
18	Northern Trust Co., Chicago (b)	473,874	11.9	23	+5
19	RepublicBank Dallas NA (b)	450,910	4.8	25	+6
20	InterFirst Bank Houston NA	415,058	41.1	75	+55
21	MBank Dallas NA	400,703	9.5	29	+8
22	National Bank of Detroit	399,509	5.0	37	+15
23	Norwest Bank Minneapolis NA	375,795	9.0	35	+12
24	Marine Midland Bank NA, Buffalo, N.Y. (b)	368,342	2.1	11	
25	InterFirst Bank Dallas NA (b)	359,535	5.1	28	+3
26	Wells Fargo Bank NA, San Francisco (b)	345,413	1.8	21	
27	Centerre Bank NA, St. Louis, Mo.	342,343	15.2	33	+6
28	Mercantile Trust Co. NA, St. Louis, Mo.	327,339	14.8	32	+4
29	Crocker National Bank, San Francisco (b)	314,111	1.7	13	
30	Harris Trust & Savings Bank, Chicago (b)	309,180	6.2	38	+8
31	Allied Bank of Texas, Houston	305,925	10.5	42	+11
32	First National Bank of Atlanta	298,531	7.6	39	+7
33	Connecticut National Bank, Hartford	297,005	7.1	26	
34	Texas Commerce Bank NA, Houston (b)	282,374	4.9	12	
35	First Tennessee Bank NA, Memphis	277,959	11.5	55	+20
36	United Bank of Denver NA	269,201	15.9	45	+9
37	Indiana National Bank, Indianapolis	259,950	12.4	43	+6
38	First Wisconsin National Bank, Milwaukee (b)	247,099	10.2	41	+3
39	First National State Bank of New Jersey, Newark	232,680	12.4	61	+22
40	Bank of New York (b)	229,503	2.4	30	
41	State Street Bank & Trust Co., Boston (b)	216,116	8.4	64	+23
42	European American Bank & Trust Co., New York (b)	215,220	4.5	27	
43	American National Bank & Trust Co., Chicago	213,580	9.4	50	+7
44	Citizens & Southern National Bank, Atlanta (b)	209,866	4.5	49	+5
45	Southeast Bank NA, Miami	201,931	3.0	91	+46
46	AmSouth Bank NA, Birmingham, Ala. (b)	201,162	6.8	86	+40
47	First National Bank & Trust Co., Oklahoma City	200,662	11.9	81	+34
48	American Fletcher National B & T Co., Indianapolis	197,515	8.2	85	+37
49	First National Bank, Minneapolis (b)	194,322	4.3	53	+4
50	Bank of New England NA, Boston (b)	189,623	5.6	77	+27
51	Boatmen's National Bank, St. Louis, Mo.	189,302	24.1	59	+8
52	First Pennsylvania Bank NA, Philadelphia	186,773	4.9	118	+66
53	BancTexas Dallas NA	186,421	27.5	67	+14
54	Pittsburgh National Bank (b)	183,795	3.9	60	+6
55	First National Bank St. Paul, Minn.	179,962	7.7	47	
56	Valley National Bank, Phoenix, Ariz.	179,537	2.6	150	+94
57	Central Bank of Denver	177,922	21.9	65	+8
58	Citibank (South Dakota) NA, Sioux Falls	176,877	8.3	...	
59	First City Bank, Dallas	176,410	20.8	52	
60	Savings Banks Trust Co., New York	172,939	93.3	...	
61	Community Bank, Huntington Park, Calif.	167,073	30.3	73	+12
62	Bank of the Southwest NA, Houston	162,729	7.0	44	
63	Brown Brothers Harriman & Co., New York	161,578	23.3	63	
64	NCNB National Bank of North Carolina, Charlotte (b)	159,399	2.3	51	
65	Manufacturers Hanover Bank (Delaware), Wilmington	159,219	19.1	...	
66	First National Bank of Commerce, New Orleans	159,161	11.2	58	
67	Texas American Bank/Fort Worth NA	155,005	8.7	71	+4
68	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	153,248	7.6	48	
69	Maryland National Bank, Baltimore	151,775	4.1	76	+7
70	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C. (b)	150,199	2.6	100	+30
71	Liberty National Bank & Trust Co., Louisville, Ky.	149,659	13.1	106	+35
72	First National Bank of Florida, Tampa	148,020	9.5	74	+2
73	First National Bank, Kansas City, Mo.	145,961	17.9	80	+7
74	Manufacturers National Bank, Detroit	143,949	3.6	96	+22
75	Fidelity Bank, Philadelphia (b)	142,708	3.8	109	+34
76	United Missouri Bank of Kansas City NA	142,132	15.5	70	
77	First National Bank, Louisville, Ky.	140,317	6.4	46	
78	Industrial Bank of Japan Trust Co., New York	138,462	8.2	22	
79	Rainier National Bank, Seattle (b)	138,423	2.7	78	
80	Mellon Bank (East), Philadelphia	138,117	5.5	87	+7
81	United Oklahoma Bank, Oklahoma City	134,318	46.8	92	+11
82	Commerce Bank of Kansas City NA, Mo.	133,271	15.9	79	
83	J. Henry Schroder Bank & Trust Co., New York (b)	129,169	8.8	36	
84	Connecticut Bank & Trust Co. NA, Hartford (b)	128,778	3.0	84	
85	Central National Bank, Cleveland	126,810	7.5	170	+85
86	Riggs National Bank, Washington, D.C. (b)	123,262	3.4	31	
87	Liberty National Bank & Trust Co., Oklahoma City	121,417	7.3	62	
88	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	119,753	15.4	82	
89	Central Bank, Oakland, Calif.	118,421	11.3	188	+99
90	Trust Company Bank, Atlanta	117,269	5.3	93	+3
91	Seattle-First National Bank	116,166	1.9	56	
92	First Interstate Bank of Denver NA	114,627	7.2	268	+176
93	Sovran Bank NA, Richmond	114,112	2.0	316	+223
94	Sun Bank NA, Orlando, Fla.	113,879	5.7	121	+27
95	Bank of Oklahoma NA, Tulsa	113,120	8.6	120	+25
96	California Canadian Bank, San Francisco	112,869	26.4	68	
97	American Security Bank NA, Washington, D.C. (b)	112,045	3.7	40	
98	First State Bank, Abilene, Tex.	111,279	25.2	72	
99	Banco de Ponce, P.R.	108,885	7.1	97	
100	Bank of California NA, San Francisco (b)	108,860	4.5	101	+1
101	Provident National Bank, Philadelphia	106,862	3.9	131	+30
102	NCNB National Bank of Florida NA, Tampa	105,519	4.1	123	+21
103	Bank of Tokyo Trust Co., New York	99,851	2.4	...	
104	Texas Commerce Bank-Dallas NA	98,704	32.0	128	+24
105	United Virginia Bank, Richmond	98,157	2.3	139	+34
106	National Westminster Bank USA, New York (b)	96,871	1.5	24	
107	InterFirst Bank Austin NA, Tex.	96,636	8.6	83	
108	Capital Bank & Trust Co., Baton Rouge, La.	96,204	22.6	105	
109	Shawmut Bank of Boston NA (b)	95,347	4.6	66	
110	Peoples National Bank of Washington, Seattle	92,912	5.5	117	+7
111	Society National Bank, Cleveland	88,806	4.7	177	+66
112	Midlantic National Bank, Newark, N.J.	88,238	4.2	149	+37
113	Corpus Christi National Bank, Tex.	86,067	15.8	142	+29
114	First City National Bank Austin, Tex.	85,635	13.3	160	+46
115	Merchants National Bank, Cedar Rapids, Iowa	85,512	21.3	114	
116	Banco de Santander-Puerto Rico, Hato Rey	85,269	10.0	...	
117	Texas Independent Bank, Dallas	84,839	85.3	...	
118	Bank of Canton of California, San Francisco	83,068	17.7	104	
119	First of America-Detroit NA	82,944	9.5	133	+14
120	Comerica Bank-Detroit	82,391	1.5	167	+47
121	First National Bank & Trust Co., Lincoln, Neb.	82,144	14.0	119	
122	Fourth National Bank & Trust Co., Wichita, Kan.	81,470	9.0	103	
123	Boatmen's Bank & Trust Co., Kansas City, Mo.	80,658	32.1	125	+2
124	California First Bank, San Francisco	80,565	1.9	371	+247
125	AmeriTrust Co. NA, Cleveland	79,856	1.8	165	+40
126	Atlantic Bank, New York	78,181	16.6	89	
127	Third National Bank, Nashville, Tenn.	77,921	4.9	113	
128	Equitable Bank NA, Baltimore	77,660	3.5	153	+25
129	Mitsui Manufacturers Bank, Los Angeles	75,683	5.2	181	+52
130	Chase Manhattan Bank (USA) NA, Wilmington, Del.	75,000	11.1	...	
131	Fuji Bank & Trust Co., New York	73,575	3.9	34	
132	Omaha National Bank, Neb.	73,363	11.2	122	
133	Capital Bank NA, Houston	72,916	9.5	98	
134	Union Planters National Bank, Memphis, Tenn.	71,966	4.6	140	+6
135	American Bank & Trust Co., Baton Rouge, La.	71,100	13.5	130	
136	Colorado National Bank, Denver	70,988	7.5	69	
137	United States National Bank, Portland, Ore.	70,825	1.6	147	+10
138	Norwest Bank Omaha NA, Neb.	70,670	16.4	124	
139	Continental National Bank, Fort Worth, Tex.	70,241	13.1	95	
140	Bank South NA, Atlanta	68,231	6.2	116	
141	First American National Bank, Nashville, Tenn.	66,963	4.7	111	
142	Central Bank of the South, Birmingham, Ala.	66,212	3.6	134	
143	First National Bank, Fort Myers, Fla.	65,542	19.0	138	
144	First National Bank & Trust Co., Tulsa	65,339	7.4	180	+36
145	First Alabama Bank, Birmingham	65,173	11.9	...	
146	Merchants National Bank & Trust Co., Indianapolis	64,757	4.4	108	
147	Frost National Bank, San Antonio, Tex.	64,430	4.8	132	
148	First Commercial Bank NA, Little Rock, Ark.	62,525	9.6	230	+82
149	Midlantic National Bank/North, West Paterson, N.J.	62,050	5.6	159	+10
150	National City Bank, Cleveland	60,945	2.3	126	
151	Centerre Bank of Kansas City NA, Mo.	60,031	22.2	169	+18
152	First National Bank, Cincinnati	59,899	5.2	155	+3
153	SouthTrust Bank of Alabama NA, Birmingham	59,771	5.1	166	+13
154	First National Bank, Columbia, S.C.	58,840	4.3	204	+50
155	BancOne Columbus NA, Ohio	58,667	4.2	158	+3
156	Norwest Bank Des Moines NA, Iowa	58,459	7.4	141	
157	Marine Bank NA, Milwaukee, Wis.	57,610	5.7	163	+6
158	United States Trust Co., New York	57,033	3.3	94	
159	American National Bank, Austin, Tex.	56,708	13.4	274	+115
160	Commercial National Bank, Shreveport, La.	55,820	6.7	178	+18
161	First National Bank, Omaha, Neb.	55,765	12.8	127	
162	Fidelity Bank NA, Oklahoma City, Okla.	55,748	10.0	107	
163	Boston Safe Deposit & Trust Co.	54,611	3.9	168	+5
164	InterFirst Bank Fort Worth NA, Tex.	54,545	5.4	143	
165	Texas American Bank/Houston NA	53,605	17.2	154	
166	Chicago-Toyko Bank	53,010	19.4	262	+96
167	Barnett Bank of Tampa NA, Fla.	52,186	9.8	190	+23
168	Hibernia National Bank, New Orleans	51,556	4.0	156	
169	Industrial Valley Bank & Trust Co., Philadelphia	51,269	3.2	282	+113
170	Scotiabank de Puerto Rico, Hato Rey	49,999	14.0	...	
171	Worthen Bank & Trust Co. NA, Little Rock, Ark.	49,655	7.8	203	+32
172	Texas Commerce Bank-Austin NA	49,005	5.7	176	+4
173	Key Bank NA, Albany, N.Y.	48,735	4.1	184	+11
174	Davenport Bank & Trust Co., Iowa	48,651	8.7	290	+116
175	Fifth Third Bank, Cincinnati	48,561	4.3	192	+17
176	First National Bank, Shreveport, La.	48,355	5.6	157	
177	Arizona Bank, Phoenix	48,332	2.0	...	
178	National Bank of Commerce T&S Assn., Lincoln, Neb.	48,141	15.5	185	+7
179	National Bank of Georgia, Atlanta	48,110	5.4	195	+16
180	Mercantile-Safe Deposit & Trust Co., Baltimore	47,775	6.9	217	+37
181	Whitney National Bank, New Orleans	47,666	3.0	137	
182	LaSalle National Bank, Chicago	47,132	5.0	175	
183	American National Bank & Trust Co., Chattanooga, Tenn.	46,397	6.4	199	+16
184	Deposit Guaranty National Bank, Jackson, Miss.	45,497	2.7	164	
185	Chemical Bank (Delaware), Wilmington	44,931	3.1	...	
186	American Bank & Trust Co., Lafayette, La.	44,675	16.6	148	
187	National Bank of Commerce, Memphis	44,583	5.4	201	+14
188	Republic National Bank, New York (b)	44,535	0.6	54	
189	Balboa National Bank, National City, Calif.	44,500	62.4	...	
190	BayBank Boston NA	44,256	34.3	...	
191	Merchandise National Bank, Chicago	43,972	23.1	...	
192	First National Bank, Lubbock, Tex.	43,852	45.4	193	+1
193	Bank of Hawaii, Honolulu	43,387	1.4	311	+118
194	National State Bank, Elizabeth, N.J.	43,331	4.0	247	+53
195	First National Bank, Amarillo, Tex.	43,104	5.8	152	
196	Central Bank, Monroe, La.	42,466	12.8	214	+18
197	National Bank of Commerce, San Antonio, Tex.	42,032	4.9	205	+8
198	BancOhio National Bank, Columbus	41,369	0.9	248	+50
199	Chase Lincoln First Bank NA, Rochester, N.Y.	40,390	1.3	200	+1
200	Bankers Trust Co., Des Moines, Iowa	40,078	9.6	161	

For definitions, see story on Page 1

Largest Banks in Interbank Deposits

Rank 6/30/84		Dep. Due To Banks 6/30/84	% of Total Dep.	Rank 6/30/83	Gain
201	First Interstate Bank of Oregon NA, Portland	40,063	1.0	220	+19
202	Security National Bank, Kansas City, Kan.	39,990	16.0	292	+90
203	American National Bank & Trust Co., St. Paul, Minn.	39,812	13.1	189	
204	Commerce Union Bank, Nashville, Tenn.	39,800	3.3	183	
205	Victoria Bank & Trust Co., Tex.	39,289	7.6	206	+1
206	National Bank of Washington, D.C.	39,100	3.9	211	+5
207	Florida National Bank of Jacksonville	38,305	1.0	265	+58
208	F&M Marquette National Bank, Minneapolis	38,243	4.0	191	
209	Denver National Bank	37,974	16.1	88	
210	Security National Bank, Sioux City, Iowa	37,821	15.9	172	
211	Pan American Bank NA, Miami	37,434	5.3	194	
212	Union Trust Company of Maryland, Baltimore	37,005	2.9	309	+97
213	Amarillo National Bank, Tex.	36,835	7.4	207	
214	Citizens National Bank, Evansville, Ind.	36,386	7.6	254	+40
215	First National Bank, Belleville, Ill.	36,049	12.8	270	+55
216	Old National Bank, Evansville, Ind.	36,012	7.0	235	+19
217	Independent State Bank of Minnesota, Minneapolis	35,976	99.9	...	
218	National Community Bank, Rutherford, N.J.	35,946	2.8	...	
219	Exchange National Bank, Chicago	35,510	3.6	251	+32
220	Allied Lakewood Bank, Dallas	35,256	8.1	...	
221	Unitedbank-Houston	35,114	14.6	182	
222	State National Bank, El Paso, Tex.	35,053	4.9	135	
223	Central Penn National Bank, Philadelphia	34,709	4.3	267	+44
224	BancTexas Houston	34,163	20.7	302	+78
225	Midway National Bank, St. Paul, Minn	34,142	17.9	229	+4
226	General Bank, St. Louis, Mo.	33,811	11.6	187	
227	Zions First National Bank, Salt Lake City, Utah	33,578	2.1	213	
228	Shawmut Worcester County Bank NA, Worcester, Mass.	33,575	4.8	284	+56
229	United Central Bank of Des Moines NA, Iowa	33,142	12.5	196	
230	Michigan National Bank, Detroit	33,111	2.4	227	
231	Flagship National Bank of Miami	33,097	4.4	326	+95
232	United Jersey Bank, Hackensack, N.J.	32,143	1.6	236	+4
233	Old National Bank of Washington, Spokane	32,096	2.7	338	+105
234	First National Bank, Jackson, Miss.	31,341	2.3	162	
235	Dai-Ichi Kangyo Bank of California, Los Angeles	31,180	23.6	249	+14
236	Barclays Bank of New York NA	31,101	2.4	243	+7
237	First American Bank of Knoxville NA, Tenn.	31,063	4.7	...	
238	UnibancTrust, Chicago	31,031	7.8	212	
239	First Security Nat'l Bank & Trust Co., Lexington, Ky.	30,927	5.7	232	
240	First National Bank, Wichita, Kan.	30,751	6.5	242	+2
241	First Security Bank of Utah NA, Ogden	30,556	1.5	209	
242	First National Bank, Albuquerque, N.M.	30,160	4.8	255	+13
243	Citizens Bank, Sheboygan, Wis.	30,159	7.4	...	
244	Barnett Bank of South Florida NA, Miami	30,018	1.4	241	
245	First National Bank, Topeka, Kan.	30,017	11.0	252	+7
246	Cullen Center Bank & Trust Co., Houston	29,876	7.4	110	
247	National Bank of Waterloo, Iowa	29,691	13.8	238	
248	Commercial National Bank, Kansas City, Kan.	29,433	14.5	219	
249	United Bank of Texas, Austin	28,378	11.2	...	
250	RepublicBank Houston NA	28,347	2.0	208	
251	First City National Bank of Beaumont, Tex.	28,144	7.9	299	+48
252	Israel Discount Bank of New York	28,142	0.9	173	
253	Kellogg-Citizens National Bank, Green Bay, Wis.	27,957	9.6	223	
254	Sunrise Bank of California, Citrus Heights	27,800	27.2	...	
255	Suburban Bank, Bethesda, Md.	27,754	1.5	...	
256	RepublicBank Lubbock NA, Tex.	27,207	7.2	221	
257	Boatmen's National Bank, Springfield, Mo.	27,079	10.4	271	+14
258	Georgia Railroad Bank & Trust Co., Augusta	27,031	6.0	293	+35
259	Commonwealth National Bank, Harrisburg, Pa.	26,853	2.7	306	+47
260	First American National Bank-Eastern, Kingsport, Tenn.	26,565	6.7	276	+16
261	Manufacturers & Traders Trust Co., Buffalo, N.Y.	26,241	1.6	321	+60
262	Consolidated Bank NA, Hialeah, Fla.	25,816	5.7	...	
263	First American Bank NA, Washington, D.C.	25,641	3.3	225	
264	Louisiana National Bank, Baton Rouge, La.	25,413	2.9	224	
265	El Paso National Bank, Tex.	25,348	4.1	115	
266	Old Stone Bank, Providence, R.I.	25,202	1.7	102	
267	Citizens & Southern National Bank, Charleston, S.C.	25,092	1.4	273	+6
268	First National Bank, Waco, Tex.	25,016	9.8	240	
269	First National Bank, Hutchinson, Kan.	24,969	18.9	363	+94
270	First National Bank of Maryland, Baltimore (b)	24,937	0.9	174	
271	Rhode Island Hospital Trust National Bank, Providence	24,663	1.7	279	+8
272	InterFirst Bank Fannin, Houston	24,601	5.3	258	
273	Dominion Bank NA, Roanoke, Va.	24,578	1.6	234	
274	Banco de San Juan, Santurce, P.R.	24,156	7.5	347	+73
275	First City Bank of Corpus Christi, Tex.	24,098	6.4	210	
276	First City National Bank, Tyler, Tex.	24,025	7.6	264	
277	Mitsubishi Bank of California, Los Angeles	23,917	3.1	233	
278	City National Bank, Beverly Hills, Calif.	23,671	1.5	298	+20
279	Bank of North Dakota, Bismarck	23,562	4.6	228	
280	Independent State Bank, Denver	23,117	94.4	...	
281	Central Trust Co. NA, Cincinnati	23,076	1.9	...	
282	Fleet National Bank, Providence, R.I. (b)	22,846	0.7	145	
283	Atlantic National Bank of Florida, Jacksonville	22,840	0.9	215	
284	Allied Mercantile Bank, Houston	22,569	8.0	...	
285	Union National Bank, Little Rock, Ark.	22,498	5.0	218	
286	Bank Leumi Trust Co., New York	22,428	1.0	226	
287	Commercial National Bank of Peoria, Ill.	22,423	7.0	263	
288	RepublicBank Waco NA, Tex.	22,244	7.1	244	
289	First Wisconsin National Bank, Eau Claire	22,097	13.6	269	
290	Fidelity National Bank, Baton Rouge, La.	21,949	3.6	...	
291	United Missouri Bank of St. Louis NA	21,652	50.1	...	
292	Alamo National Bank, San Antonio, Tex.	21,609	3.9	260	
293	Bank of Virginia, Richmond	21,496	0.7	272	
294	InterFirst Bank Wichita Falls NA, Tex.	21,449	6.3	286	
295	Hutchinson National Bank & Trust Co., Kan.	21,436	15.9	314	+19
296	Citizens Bank, Ogden, Utah	21,431	27.5	...	
297	Lloyds Bank California, Los Angeles	21,340	0.9	250	
298	Banco Popular de Puerto Rico, San Juan	21,144	0.8	231	
299	Continental Bank, Phoenix, Ariz.	20,924	5.9	...	
300	Guaranty Bank & Trust Co., Alexandria, La.	20,765	6.6	...	
301	Kanawha Valley Bank NA, Charleston, W. Va.	20,652	5.3	278	
302	Roig Commercial Bank, Humacao, P.R.	20,077	12.9	...	
303	Old Kent Bank & Trust Co., Grand Rapids, Mich.	20,063	1.0	308	+5
304	Ouachita National Bank, Monroe, La.	19,748	4.8	277	
305	First Hawaiian Bank, Honolulu	19,624	0.9	376	+71
306	Allied American Bank, Houston	19,531	9.1	...	
307	Colonial Bank, Waterbury, Conn.	19,530	1.6	...	
308	Bank of New England-West NA, Springfield, Mass.	19,500	2.8	325	+17
309	Hamilton Bank, Lancaster, Pa.	19,489	1.0	361	+52
310	Fidelity Union Bank/First National State, Newark, N.J.	19,446	0.5	266	
311	Center National Bank, Woodland Hills, Calif.	19,400	33.6	...	
312	InterFirst Bank Tyler NA, Tex.	19,321	5.5	202	
313	Drovers Bank, Chicago	19,308	10.9	287	
314	Bank of Commerce, San Diego, Calif.	19,303	27.3	...	
315	United New Mexico Bank, Albuquerque	19,272	10.4	...	
316	First Interstate Bank of Arizona NA, Phoenix	19,155	0.4	330	+14
317	Capital City First National Bank, Tallahasse, Fla.	18,793	12.4	300	
318	RepublicBank First National Midland, Tex.	18,492	2.9	...	
319	Commerce Bank of St. Louis NA, Mo.	18,430	9.4	285	
320	First National Bank, Elkhart, Ind.	18,379	3.8	256	
321	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	18,322	3.1	275	
322	Allied Champions Bank, Houston	18,268	7.8	...	
323	United Bank of Arizona, Phoenix	18,152	1.5	318	
324	Equibank, Pittsburgh	17,741	0.7	246	
325	Bankers Trust of South Carolina, Columbia	17,457	1.4	245	
326	Imperial Bank, Los Angeles	17,456	1.5	...	
327	Banco di Roma (Chicago)	17,438	12.1	171	
328	Barnett Bank of Central Florida NA, Winter Park	17,179	1.8	332	+4
329	Fort Wayne National Bank, Ind.	17,155	3.0	...	
330	BayBank Middlesex, Burlington, Mass.	17,120	1.0	315	
331	Huntington National Bank, Columbus, Ohio	16,808	0.6	237	
332	Norwest Bank Midland NA, Minn.	16,610	6.4	294	
333	Oregon Bank, Portland	16,492	2.0	283	
334	Union Trust Co., Stamford, Conn.	16,468	1.1	319	
335	Citibank (Delaware), New Castle	16,267	63.3	...	
336	Merchants National Bank, Mobile, Ala.	16,188	3.1	329	
337	First National Bank & Trust Co., Salina, Kan.	16,152	14.9	296	
338	Abilene National Bank, Tex.	16,053	5.2	146	
339	Union National Bank, Wichita, Kan.	15,982	6.3	307	
340	Bank of New Jersey, Camden	15,880	2.5	...	
341	South Carolina National Bank, Columbia	15,856	1.0	356	+15
342	Chinese American Bank, New York	15,584	7.3	...	
343	First National Bank, Mobile, Ala.	15,447	2.9	328	
344	Banco Central Corp., Hato Rey, P.R.	15,380	2.3	...	
345	Sunwest Bank of Albuquerque NA, N.M.	15,332	1.4	312	
346	Bossier Bank & Trust Co., Bossier City, La.	15,261	6.3	216	
347	First National Bank, Sioux City, Iowa	15,178	11.0	281	
348	Commercial National Bank, Tulsa, Okla.	15,109	32.0	...	
349	Texas American Bank/Dallas	15,015	5.0	...	
350	Heights State Bank, Houston	14,974	6.4	...	
351	Capital Bank, North Bay Village, Miami	14,826	3.9	...	
352	Guaranty Bank & Trust Co., Lafayette, La.	14,737	2.3	288	
353	Shawmut Bank of Franklin Cty., Greenfield, Mass.	14,717	19.1	...	
354	Maine National Bank, Portland	14,640	2.8	297	
355	Union Bank & Trust Co. NA, Grand Rapids, Mich.	14,569	2.3	348	
356	Security Trust Co., Rochester, N.Y.	14,544	1.2	186	
357	Madison Bank & Trust Co., Chicago	14,434	14.2	...	
358	Fourth National Bank, Tulsa, Okla.	14,411	4.0	367	+9
359	RepublicBank San Antonio NA, Tex.	14,377	5.0	...	
360	RepublicBank Tyler, Tex.	14,337	5.8	340	
361	Charleston National Bank, W. Va.	14,217	5.2	289	
362	Valley National Bank, Des Moines, Iowa	14,005	8.3	352	
363	Huntington National Bank of Northeast Ohio, Cleveland	13,920	1.5	335	
364	Norstar Bank of Long Island, Hempstead, N.Y.	13,521	1.7	...	
365	Commercial Bank & Trust Co., Muskogee, Okla.	13,472	9.0	...	
366	Puget Sound National Bank, Tacoma, Wash.	13,447	1.2	...	
367	First City National Bank, El Paso, Tex.	13,288	4.7	...	
368	First Bankers NA, Pompano Beach, Fla.	13,119	3.9	...	
369	Preston State Bank, Dallas	13,065	2.6	310	
370	Essexbank, Peabody, Mass.	13,057	3.8	...	
371	Corn Belt Bank, Bloomington, Ill.	12,994	9.8	...	
372	Simmons First National Bank, Pine Bluff, Ark.	12,938	4.9	355	
373	County Bank & Trust, Santa Cruz, Calif.	12,881	3.0	...	
374	First Interstate Bank of Billings NA	12,804	5.3	323	
375	National City Bank, Minneapolis	12,702	4.0	327	
376	Merrill Trust Co., Bangor, Me.	12,687	4.2	359	
377	McAllen State Bank, Tex.	12,613	2.1	342	
378	Indian Head National Bank, Nashua, N.H.	12,515	3.5	365	
379	F & M Bank & Trust Co., Tulsa, Okla.	12,502	4.9	343	
380	Blount National Bank, Maryville, Tenn.	12,490	8.9	...	
381	Northeastern Bank of Pennsylvania, Wilkes-Barre	12,474	1.2	357	
382	Casco Northern Bank NA, Portland, Me.	12,452	1.8	...	
383	Genesee Merchants Bank & Trust Co., Flint, Mich.	12,399	1.4	...	
384	First Bank (NA) Duluth, Minn.	12,293	4.8	...	
385	Western Bank-Westheimer, Houston	12,098	4.3	304	
386	American Bank & Trust Co., New Orleans	11,946	3.5	337	
387	First City National Bank, Midland, Tex.	11,907	3.0	...	
388	First Victoria National Bank, Tex.	11,906	4.0	...	
389	Colorado National Bank-Pueblo	11,895	10.8	...	
390	First-Wichita National Bank, Wichita Falls, Tex.	11,818	3.2	291	
391	First Alabama Bank of Montgomery NA	11,715	2.5	317	
392	Merchants National Bank, Topeka, Kan.	11,632	5.6	303	
393	Republic National Bank, Miami	11,353	1.8	...	
394	Illinois National Bank, Springfield	11,349	5.3	320	
395	First National Bank of St. Joseph, Mo.	11,287	5.5	301	
396	First Union National Bank, Charlotte, N.C. (b)	11,174	0.2	257	
397	First-Citizens Bank & Trust Co., Raleigh, N.C.	10,827	0.6	...	
398	First National Bank, West Monroe, La.	10,809	10.5	346	
399	RepublicBank Lufkin, Tex.	10,743	7.1	...	
400	United Bank of Fort Collins NA, Colo.	10,740	6.3	...	
401	Sun Bank of Tampa Bay, Tampa, Fla.	10,701	2.4	136	
402	First National Bank, Rochester, Minn.	10,683	5.3	...	
403	First Bank NA, Milwaukee	10,584	2.1	313	
404	Dubuque Bank & Trust Co., Iowa	10,582	6.2	...	
405	Southwest Bank, Vista, Calif.	10,556	4.2	...	
406	First National Bank, Champaign, Ill.	10,490	8.1	...	
407	BayBank Norfolk County Trust Co., Dedham, Mass.	10,456	1.4	...	
408	City National Bank, Fort Smith, Ark.	10,431	5.1	373	
409	Michigan National Bank, Lansing	10,176	0.7	...	
410	California Overseas Bank, Los Angeles	10,151	10.3	322	
411	Security National Bank, Anchorage, Alaska	10,100	22.5	...	
412	UBAF Arab American Bank, New York	10,045	1.1	16	

1984 CORRESPONDENT BANKING SURVEY

Banks with Demand Deposits Due U.S. Banks of $10 Million or More

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(Dollar Figures in Thousands)

FEDERAL RESERVE DISTRICT 1	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
CONNECTICUT										
Connecticut National Bank, Hartford	276,817	20,188	297,005	4,133,210	6.7	404,965	19,680	424,645	3,152,970	12.8
Colonial Bank, Waterbury, Conn.	19,289	241	19,530	1,213,079	1.6	5,385	302	5,687	1,103,239	0.5
MAINE										
Maine National Bank, Portland	14,596	44	14,640	520,528	2.8	16,406	32	16,438	479,282	3.4
Merrill Trust Co., Bangor, Me.	12,538	149	12,687	304,880	4.1	9,047	0	9,047	311,768	2.9
Casco Northern Bank NA, Portland, Me.	12,184	268	12,452	685,077	1.8	5,061	150	5,211	432,537	1.2
MASSACHUSETTS										
First National Bank, Boston	726,193	145,431	871,624	5,519,176	13.2	543,722	177,500	721,222	4,783,711	11.4
State Street Bank & Trust Co., Boston	170,021	46,095	216,116	2,122,290	8.0	91,899	74,803	166,702	2,139,227	4.3
Bank of New England NA, Boston	132,358	57,265	189,623	2,910,746	4.5	74,510	55,978	130,488	2,349,650	3.2
Shawmut Bank of Boston NA	85,484	9,863	95,347	1,809,033	4.7	138,161	25,275	163,436	2,030,429	6.8
BayBank Boston NA	42,694	1,562	44,256	106,478	40.1	.....	.....	.....	.....	....
Boston Safe Deposit & Trust Co.	40,642	13,969	54,611	1,388,075	2.9	45,173	4,500	49,673	506,967	8.9
Shawmut Worcester County Bank NA, Worcester, Mass.	32,120	1,455	33,575	700,699	4.6	18,828	7	18,835	641,094	2.9
Bank of New England-West NA, Springfield, Mass.	19,475	25	19,500	691,835	2.8	12,514	25	12,539	566,853	2.2
BayBank Middlesex, Burlington, Mass.	17,120	0	17,120	1,668,501	1.0	14,069	0	14,069	1,376,171	1.0
Shawmut Bank of Franklin Cty., Greenfield, Mass.	14,717	0	14,717	77,003	19.1	.....	.....	.....	.....	....
Essexbank, Peabody, Mass.	12,646	411	13,057	345,899	3.7	.....	.....	.....	.....	....
NEW HAMPSHIRE										
Indian Head National Bank, Nashua, N.H.	12,515	0	12,515	354,532	3.5	8,601	0	8,601	295,437	2.9
RHODE ISLAND										
Rhode Island Hospital Trust National Bank, Providence	21,383	3,280	24,663	1,403,461	1.5	19,474	232	19,706	1,369,038	1.4
Fleet National Bank, Providence, R.I.	11,974	10,872	22,846	2,536,212	0.5	6,899	49,494	56,393	2,405,356	0.3

FEDERAL RESERVE DISTRICT 2	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
CONNECTICUT										
Connecticut Bank & Trust Co. NA, Hartford	122,363	6,415	128,778	3,851,064	3.2	116,533	6,116	122,649	3,369,051	3.5
Union Trust Co., Stamford, Conn.	15,550	918	16,468	1,478,040	1.1	11,912	1,357	13,269	1,311,339	0.9
NEW JERSEY										
First National State Bank of New Jersey, Newark	177,492	55,188	232,680	1,776,107	10.0	130,275	45,597	175,872	1,657,390	7.9
Midlantic National Bank, Newark, N.J.	85,692	2,546	88,238	1,841,303	4.7	52,944	2,372	55,316	1,564,659	3.4
Midlantic National Bank/North, West Paterson, N.J.	60,212	1,838	62,050	1,110,058	5.4	49,323	3,087	52,410	1,046,265	4.7
National State Bank, Elizabeth, N.J.	43,331	0	43,331	1,089,139	4.0	25,700	0	25,700	972,393	2.6
National Community Bank, Rutherford, N.J.	35,216	730	35,946	1,295,446	2.7	.....	.....	.....	.....	....
United Jersey Bank, Hackensack, N.J.	29,952	2,191	32,143	1,981,040	1.5	26,096	1,589	27,685	1,832,937	1.4
Fidelity Union Bank/First National State, Newark, N.J.	16,681	2,765	19,446	3,626,148	0.5	21,036	1,352	22,388	2,598,090	0.8
NEW YORK										
Manufacturers Hanover Trust Co., New York	1,576,150	2,182,253	3,758,403	20,590,807	7.7	1,160,309	3,729,018	4,889,327	21,175,740	5.5
Chase Manhattan Bank NA, New York	1,117,237	1,737,819	2,855,056	23,234,712	4.8	1,018,145	2,565,683	3,583,828	24,317,980	4.2
Bankers Trust Co., New York	716,890	2,411,981	3,128,871	9,137,433	7.8	584,612	2,511,672	3,096,284	9,297,424	6.3
Morgan Guaranty Trust Co., New York	669,504	1,587,552	2,257,056	12,936,660	5.2	957,646	2,739,608	3,697,254	16,513,499	5.8
Citibank NA, New York	398,000	1,202,478	1,600,478	25,244,000	1.6	130,000	4,274,277	4,404,277	26,356,000	0.5
Irving Trust Co., New York	394,109	1,145,110	1,539,219	5,228,709	7.5	272,026	1,618,815	1,890,841	5,476,611	5.0
Chemical Bank, New York	391,744	1,458,808	1,850,552	20,259,978	1.9	643,298	3,187,338	3,830,636	22,757,365	2.8
Savings Banks Trust Co., New York	168,065	4,874	172,939	185,384	90.7	.....	.....	.....	.....	....
Bank of New York	148,938	80,565	229,503	6,778,429	2.2	159,985	176,796	336,781	6,938,875	2.3
European American Bank & Trust Co., New York	105,297	109,923	215,220	3,831,719	2.7	53,355	319,962	373,317	3,419,718	1.6
Marine Midland Bank NA, Buffalo, N.Y.	76,787	291,555	368,342	9,634,039	0.8	114,291	1,287,817	1,402,108	9,574,374	1.2
Key Bank NA, Albany, N.Y.	48,574	161	48,735	1,196,188	4.1	41,260	106	41,366	1,088,272	3.8
Chase Lincoln First Bank NA, Rochester, N.Y.	38,284	2,106	40,390	3,125,001	1.2	29,239	6,911	36,150	2,971,764	1.0
National Westminster Bank USA, New York	37,398	59,473	96,871	4,367,752	0.9	20,636	451,716	472,352	4,345,691	0.5
Barclays Bank of New York NA	28,153	2,948	31,101	1,320,137	2.1	22,847	3,826	26,673	1,225,579	1.9
Manufacturers & Traders Trust Co., Buffalo, N.Y.	21,315	4,926	26,241	1,600,859	1.3	7,747	5,374	13,121	1,487,595	0.5
United States Trust Co., New York	19,474	37,559	57,033	1,562,707	1.2	26,979	81,747	108,726	1,422,888	1.9
Norstar Bank of Long Island, Hempstead, N.Y.	13,521	0	13,521	774,808	1.7	.....	.....	.....	.....	....
J. Henry Schroder Bank & Trust Co., New York	11,723	117,446	129,169	634,551	1.8	24,282	263,380	287,662	708,360	3.4
Security Trust Co., Rochester, N.Y.	11,233	3,311	14,544	1,223,454	0.9	40,415	10	40,425	688,914	5.9
Republic National Bank, New York	10,660	33,875	44,535	2,679,164	0.4	7,398	199,298	206,696	3,554,239	0.2

FEDERAL RESERVE DISTRICT 3	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
DELAWARE										
Manufacturers Hanover Bank (Delaware), Wilmington	129,163	30,056	159,219	596,869	21.6	.....	.....	.....	.....	....
Citibank (Delaware), New Castle	16,267	0	16,267	25,702	63.3	.....	.....	.....	.....	....
NEW JERSEY										
Bank of New Jersey, Camden	15,880	0	15,880	634,772	2.5	.....	.....	.....	.....	....
PENNSYLVANIA										
Philadelphia National Bank	361,181	274,556	635,737	3,626,198	10.0	498,434	257,934	756,368	4,012,899	12.4
First Pennsylvania Bank NA, Philadelphia	152,519	34,254	186,773	2,934,307	5.2	55,177	25,201	80,378	2,586,689	2.1
Mellon Bank (East), Philadelphia	125,204	12,913	138,117	2,527,812	5.0	91,108	29,301	120,409	2,298,768	4.0
Fidelity Bank, Philadelphia	82,411	60,297	142,708	2,800,833	2.9	55,543	38,065	93,608	2,543,064	2.2
Provident National Bank, Philadelphia	75,134	31,728	106,862	2,510,331	3.0	57,832	8,815	66,647	2,300,410	2.5
Industrial Valley Bank & Trust Co., Philadelphia	51,250	19	51,269	1,529,803	3.4	18,929	20	18,949	1,492,201	1.3
Central Penn National Bank, Philadelphia	34,006	703	34,709	791,692	4.3	20,606	1,541	22,147	724,032	2.8
Commonwealth National Bank, Harrisburg, Pa.	25,153	1,700	26,853	1,001,080	2.5	15,371	99	15,470	2,376,726	0.6
Northeastern Bank of Pennsylvania, Wilkes-Barre	12,474	0	12,474	153,789	8.1	9,374	13	9,387	991,516	0.9
Hamilton Bank, Lancaster, Pa.	10,621	8,868	19,489	1,881,185	0.6	2,630	6,363	8,993	1,790,682	0.1

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1984 CORRESPONDENT BANKING SURVEY

FEDERAL RESERVE DISTRICT 4

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
KENTUCKY										
First Security Nat'l Bank & Trust Co., Lexington, Ky.	30,430	497	30,927	541,681	5.6	27,531	1,497	29,028	495,746	5.6
OHIO										
Society National Bank, Cleveland	86,709	2,097	88,806	1,843,981	4.7	42,651	2,214	44,865	1,605,493	2.7
AmeriTrust Co. NA, Cleveland	68,608	11,248	79,856	4,359,803	1.6	31,746	18,502	50,248	4,121,684	0.8
First National Bank, Cincinnati	56,679	3,220	59,899	1,149,480	4.9	48,985	4,182	53,167	1,021,128	4.8
National City Bank, Cleveland	55,554	5,391	60,945	2,354,643	2.4	53,373	19,386	72,759	2,130,678	2.5
Fifth Third Bank, Cincinnati	42,383	6,178	48,561	1,121,515	3.8	37,126	1,294	38,420	972,252	3.8
BancOhio National Bank, Columbus	40,622	747	41,369	4,366,234	0.9	19,401	6,243	25,644	4,270,878	0.5
BancOne Columbus NA, Ohio	35,429	23,238	58,667	1,377,360	2.6	43,195	9,230	52,425	1,066,179	4.1
Central Trust Co. NA, Cincinnati	21,663	1,413	23,076	1,184,702	1.8	N.A.	N.A.	N.A.	N.A.	....
Central National Bank, Cleveland	19,319	107,491	126,810	1,578,136	1.2	31,086	17,241	48,327	1,539,027	2.0
Huntington National Bank, Columbus, Ohio	15,350	1,458	16,808	2,976,070	0.5	25,493	2,067	27,560	2,909,892	0.9
Huntington National Bank of Northeast Ohio, Cleveland	11,726	2,194	13,920	797,059	1.5	8,981	2,486	11,467	816,505	1.1
PENNSYLVANIA										
Mellon Bank NA, Pittsburgh	288,469	488,061	776,530	9,723,621	3.0	278,208	455,943	734,151	9,094,792	3.1
Pittsburgh National Bank	167,005	16,790	183,795	4,368,865	3.8	162,078	14,037	176,115	4,262,310	3.8
Equibank, Pittsburgh	11,626	6,115	17,741	2,497,051	0.5	17,132	8,779	25,911	2,453,193	0.7

FEDERAL RESERVE DISTRICT 5

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
DISTRICT OF COLUMBIA										
National Bank of Washington, D.C.	25,147	13,953	39,100	895,641	2.8	6,646	26,462	33,108	783,471	0.8
Riggs National Bank, Washington, D.C.	21,388	101,874	123,262	2,469,801	0.9	13,447	309,180	322,627	2,194,442	0.6
American Security Bank NA, Washington, D.C.	19,004	93,041	112,045	2,230,797	0.9	24,214	238,690	262,904	2,111,297	1.1
First American Bank NA, Washington, D.C.	16,362	9,279	25,641	756,984	2.2	15,061	15,568	30,629	642,335	2.3
MARYLAND										
Maryland National Bank, Baltimore	150,375	1,400	151,775	3,526,453	4.3	127,032	4,665	131,697	2,943,240	4.3
Equitable Bank NA, Baltimore	60,786	16,874	77,660	2,117,567	2.9	51,279	2,859	54,138	2,044,021	2.5
Mercantile-Safe Deposit & Trust Co., Baltimore	47,775	0	47,775	693,276	6.9	32,249	0	32,249	619,383	5.2
Union Trust Company of Maryland, Baltimore	32,182	4,823	37,005	1,222,523	2.6	11,633	3,064	14,697	1,122,201	1.0
Suburban Bank, Bethesda, Md.	20,484	7,270	27,754	1,898,663	1.1	.....	.....	.....	.....	....
First National Bank of Maryland, Baltimore	20,077	4,860	24,937	2,221,716	0.9	33,005	12,575	45,580	1,834,895	1.8
NORTH CAROLINA										
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	137,436	12,763	150,199	5,334,812	2.6	95,674	8,889	104,563	4,621,275	2.1
NCNB National Bank of North Carolina, Charlotte	127,549	31,850	159,399	5,420,814	2.4	181,648	27,150	208,798	4,762,940	3.8
First-Citizens Bank & Trust Co., Raleigh, N.C.	10,718	109	10,827	1,746,712	0.6	6,728	101	6,829	1,569,046	0.4
SOUTH CAROLINA										
First National Bank, Columbia, S.C.	57,776	1,064	58,840	1,359,315	4.3	33,915	257	34,172	1,177,201	2.9
Citizens & Southern National Bank, Charleston, S.C.	24,518	574	25,092	1,737,077	1.4	20,378	431	20,809	1,430,625	1.4
Bankers Trust of South Carolina, Columbia	17,295	162	17,457	1,272,372	1.4	26,096	129	26,225	1,227,368	2.1
South Carolina National Bank, Columbia	15,058	798	15,856	1,662,969	0.9	6,459	3,046	9,505	1,533,694	0.4
VIRGINIA										
Sovran Bank NA, Richmond	76,686	37,426	114,112	5,834,401	1.3	11,054	3,014	14,068	3,225,368	0.3
United Virginia Bank, Richmond	70,091	28,066	98,157	4,222,199	1.7	48,293	11,390	59,683	3,670,301	1.3
Dominion Bank NA, Roanoke, Va.	24,569	9	24,578	1,573,390	1.6	21,352	7,304	28,656	1,332,077	1.6
WEST VIRGINIA										
Kanawha Valley Bank NA, Charleston, W. Va.	20,552	100	20,652	386,439	5.3	19,416	300	19,716	358,577	5.4
Charleston National Bank, W. Va.	14,113	104	14,217	272,240	5.2	18,110	0	18,110	272,754	6.6

FEDERAL RESERVE DISTRICT 6

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
ALABAMA										
First Alabama Bank, Birmingham	65,173	0	65,173	547,696	11.9	.....	.....	.....	.....	....
Central Bank of the South, Birmingham, Ala.	63,845	2,367	66,212	1,862,608	3.4	59,818	4,569	64,387	1,702,603	3.5
SouthTrust Bank of Alabama NA, Birmingham	48,833	10,938	59,771	987,727	4.9	43,402	6,776	50,178	882,728	4.9
AmSouth Bank NA, Birmingham, Ala.	38,185	162,977	201,162	2,962,499	1.3	38,258	82,859	121,117	1,702,389	2.2
Merchants National Bank, Mobile, Ala.	15,920	268	16,188	519,208	3.1	11,633	676	12,309	485,258	2.4
First Alabama Bank of Montgomery NA	11,615	100	11,715	466,470	2.5	13,916	0	13,916	451,073	3.1
First National Bank, Mobile, Ala.	11,452	3,995	15,447	539,950	2.1	8,612	3,712	12,324	526,691	1.6
FLORIDA										
Southeast Bank NA, Miami	197,426	4,505	201,931	6,419,815	3.1	71,573	44,401	115,974	5,890,603	1.2
First National Bank of Florida, Tampa	147,660	360	148,020	1,555,829	9.5	133,831	572	134,403	1,102,121	12.1
Sun Bank NA, Orlando, Fla.	112,372	1,507	113,879	2,001,321	5.6	74,743	1,424	76,167	1,503,615	5.0
NCNB National Bank of Florida NA, Tampa	105,519	0	105,519	2,492,774	4.2	74,198	0	74,198	1,226,549	6.0
First National Bank, Fort Myers, Fla.	65,542	0	65,542	344,675	19.0	59,806	0	59,806	334,160	17.9
Barnett Bank of Tampa NA, Fla.	52,186	0	52,186	530,220	9.8	39,350	0	39,350	244,329	16.1
Florida National Bank of Jacksonville	38,305	0	38,305	3,879,784	1.0	22,500	208	22,708	680,687	3.3
Pan American Bank NA, Miami	37,434	0	37,434	669,735	5.6	18,373	19,225	37,598	665,756	2.8
Barnett Bank of South Florida NA, Miami	29,322	696	30,018	2,182,357	1.3	26,065	923	26,988	1,726,793	1.5
Flagship National Bank of Miami	25,328	7,769	33,097	752,701	3.4	3,904	8,483	12,387	741,950	0.5
Atlantic National Bank of Florida, Jacksonville	22,247	593	22,840	2,672,083	0.8	29,383	3,070	32,453	2,308,329	1.3
Capital City First National Bank, Tallahasse, Fla.	18,536	257	18,793	151,157	12.3	15,877	21	15,898	147,619	10.8
Barnett Bank of Central Florida NA, Winter Park	17,179	0	17,179	952,190	1.8	11,904	0	11,904	691,554	1.7
First Bankers NA, Pompano Beach, Fla.	13,119	0	13,119	339,952	3.9	.....	.....	.....	.....	....
GEORGIA										
First National Bank of Atlanta	155,890	142,641	298,531	3,666,354	4.3	172,031	95,404	267,435	2,845,743	6.0
Trust Company Bank, Atlanta	110,608	6,661	117,269	2,126,468	5.2	107,178	4,339	111,517	1,692,549	6.3
Citizens & Southern National Bank, Atlanta	109,859	100,007	209,866	4,241,311	2.6	161,886	59,042	220,928	3,494,861	4.6
Bank South NA, Atlanta	52,776	15,455	68,231	1,083,551	4.9	66,388	15,881	82,269	891,667	7.4
Georgia Railroad Bank & Trust Co., Augusta	26,751	280	27,031	448,854	6.0	16,626	720	17,346	369,215	4.5
National Bank of Georgia, Atlanta	26,005	22,105	48,110	869,190	3.0	19,170	18,378	37,548	548,680	3.5

Federal Reserve Dist. 6 Continues on Next Page

1984 CORRESPONDENT BANKING SURVEY

FEDERAL RESERVE DISTRICT 7

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
LOUISIANA										
First National Bank of Commerce, New Orleans	154,116	5,045	159,161	1,413,965	10.9	184,095	9,388	193,483	1,545,622	11.9
Capital Bank & Trust Co., Baton Rouge, La.	61,794	34,410	96,204	424,763	14.5	67,519	30,083	97,602	392,872	17.2
American Bank & Trust Co., Baton Rouge, La.	60,669	10,431	71,100	527,125	11.5	51,064	18,636	69,700	504,805	10.1
Hibernia National Bank, New Orleans	49,839	1,717	51,556	1,181,794	4.2	45,238	7,880	53,118	1,000,057	4.5
Whitney National Bank, New Orleans	45,135	2,531	47,666	1,605,198	2.8	54,792	5,068	59,860	1,594,855	3.4
Fidelity National Bank, Baton Rouge, La.	19,317	2,632	21,949	610,938	3.2	.....	.....	.....	.....	....
Louisiana National Bank, Baton Rouge, La.	18,967	6,446	25,413	862,709	2.2	20,920	9,819	30,739	844,209	2.5
American Bank & Trust Co., New Orleans	11,569	377	11,946	340,060	3.4	10,861	251	11,112	351,805	3.1
MISSISSIPPI										
Deposit Guaranty National Bank, Jackson, Miss.	33,143	12,354	45,497	1,626,325	2.0	40,911	9,493	50,404	1,440,829	2.8
First National Bank, Jackson, Miss.	28,946	2,395	31,341	1,371,907	2.1	45,343	6,096	51,439	1,238,060	3.7
TENNESSEE										
Third National Bank, Nashville, Tenn.	64,651	13,270	77,921	1,573,427	4.1	68,873	16,384	85,257	1,273,532	5.4
First American National Bank, Nashville, Tenn.	57,430	9,533	66,963	1,372,645	4.2	85,467	2,578	88,045	1,215,142	7.0
American National Bank & Trust Co., Chattanooga, Tenn.	46,397	0	46,397	726,253	6.4	36,404	0	36,404	670,970	5.4
Commerce Union Bank, Nashville, Tenn.	35,317	4,483	39,800	1,160,483	3.0	40,014	1,460	41,474	1,070,670	3.7
First American Bank of Knoxville NA, Tenn.	31,063	0	31,063	664,556	4.7	.....	.....	.....	.....	....
First American National Bank-Eastern, Kingsport, Tenn.	26,043	522	26,565	395,979	6.6	19,602	405	20,007	304,210	6.4
Blount National Bank, Maryville, Tenn.	12,290	200	12,490	140,186	8.8	.....	.....	.....	.....	....
ILLINOIS										
First National Bank of Chicago	634,813	1,307,586	1,942,399	13,644,004	4.7	544,549	1,244,732	1,789,281	13,286,374	4.1
Continental Illinois Nat'l Bank & Trust Co., Chicago	317,243	707,032	1,024,275	6,888,650	4.6	911,790	3,193,213	4,105,003	13,035,708	7.0
Harris Trust & Savings Bank, Chicago	220,775	88,405	309,180	3,727,982	5.9	195,092	83,698	278,790	3,395,879	5.7
American National Bank & Trust Co., Chicago	207,830	5,750	213,580	1,827,485	11.4	211,165	6,430	217,595	1,695,074	12.5
Northern Trust Co., Chicago	190,973	282,901	473,874	3,134,052	6.1	251,213	223,540	474,753	3,349,970	7.5
Merchandise National Bank, Chicago	43,972	0	43,972	190,114	23.1	.....	.....	.....	.....	....
LaSalle National Bank, Chicago	42,243	4,889	47,132	919,221	4.6	32,625	12,936	45,561	871,413	3.7
Exchange National Bank, Chicago	23,157	12,353	35,510	892,263	2.6	14,204	10,593	24,797	842,676	1.7
Commercial National Bank of Peoria, Ill.	22,423	0	22,423	322,258	7.0	23,024	0	23,024	293,667	7.8
Drovers Bank, Chicago	18,395	913	19,308	177,279	10.4	17,004	1,253	18,257	177,337	9.6
UnibancTrust, Chicago	16,352	14,679	31,031	394,381	4.1	16,019	16,691	32,710	419,035	3.8
Madison Bank & Trust Co., Chicago	14,434	0	14,434	101,722	14.2	.....	.....	.....	.....	....
Corn Belt Bank, Bloomington, Ill.	11,759	1,235	12,994	133,091	8.8	.....	.....	.....	.....	....
Illinois National Bank, Springfield	11,349	0	11,349	214,977	5.3	13,178	0	13,178	236,537	5.6
First National Bank, Champaign, Ill.	10,490	0	10,490	128,853	8.1	.....	.....	.....	.....	....
INDIANA										
Indiana National Bank, Indianapolis	248,969	10,981	259,950	2,097,466	11.9	218,669	16,825	235,494	1,868,858	11.7
Merchants National Bank & Trust Co., Indianapolis	51,927	12,830	64,757	1,410,783	3.7	37,970	56,338	94,308	1,344,391	2.8
American Fletcher National B & T Co., Indianapolis	48,723	148,792	197,515	2,261,483	2.2	57,134	64,215	121,349	2,004,046	2.9
First National Bank, Elkhart, Ind.	18,274	105	18,379	479,429	3.8	23,988	0	23,988	433,072	5.5
Lincoln National Bank & Trust Co., Fort Wayne, Ind.	18,095	227	18,322	588,144	3.1	20,111	5	20,116	510,025	3.9
Fort Wayne National Bank, Ind.	17,155	0	17,155	576,130	3.0	5,403	0	5,403	493,594	1.1
IOWA										
Merchants National Bank, Cedar Rapids, Iowa	84,640	872	85,512	401,292	21.1	80,288	2,527	82,815	389,621	20.6
Norwest Bank Des Moines NA, Iowa	52,722	5,737	58,459	771,675	6.8	49,530	8,245	57,775	708,821	7.0
Davenport Bank & Trust Co., Iowa	47,001	1,650	48,651	557,406	8.4	16,360	1,727	18,087	467,124	3.5
Security National Bank, Sioux City, Iowa	37,787	34	37,821	238,243	15.9	46,543	0	46,543	249,719	18.6
Bankers Trust Co., Des Moines, Iowa	34,297	5,781	40,078	417,501	8.2	38,139	13,822	51,961	400,144	9.5
National Bank of Waterloo, Iowa	29,691	0	29,691	215,264	13.8	27,518	0	27,518	194,807	14.1
United Central Bank of Des Moines NA, Iowa	28,433	4,709	33,142	264,516	10.7	37,209	303	37,512	254,183	14.6
First National Bank, Sioux City, Iowa	15,178	0	15,178	137,993	11.0	19,468	0	19,468	162,023	12.0
Valley National Bank, Des Moines, Iowa	13,305	700	14,005	168,576	7.9	8,716	1,050	9,766	169,029	5.2
MICHIGAN										
National Bank of Detroit	329,670	69,839	399,509	6,965,123	4.7	240,820	39,626	280,446	6,244,208	3.9
Manufacturers National Bank, Detroit	127,801	16,148	143,949	3,664,067	3.5	95,276	13,193	108,469	3,437,712	2.8
First of America-Detroit NA	82,944	0	82,944	863,144	9.6	62,695	1,709	64,404	803,470	7.8
Comerica Bank-Detroit	49,051	33,340	82,391	5,010,894	1.0	46,246	3,507	49,753	4,085,788	1.1
Michigan National Bank, Detroit	32,341	770	33,111	1,402,269	2.3	28,511	1,102	29,613	1,373,016	2.1
Old Kent Bank & Trust Co., Grand Rapids, Mich.	20,063	0	20,063	1,402,709	1.4	14,811	0	14,811	1,232,895	1.2
Union Bank & Trust Co. NA, Grand Rapids, Mich.	14,569	0	14,569	635,270	2.3	10,096	0	10,096	554,956	1.8
Genesee Merchants Bank & Trust Co., Flint, Mich.	12,399	0	12,399	869,779	1.4	.....	.....	.....	.....	....
Michigan National Bank, Lansing	10,176	0	10,176	1,369,986	0.7	724	50	774	1,473,155	0.0
WISCONSIN										
First Wisconsin National Bank, Milwaukee	186,959	60,140	247,099	2,194,962	8.5	180,077	73,157	253,234	2,129,062	8.5
M&I Marshall & Ilsley Bank, Milwaukee, Wis.	119,133	620	119,753	777,355	15.3	124,682	1,000	125,682	779,964	16.0
Marine Bank NA, Milwaukee, Wis.	45,959	11,651	57,610	974,626	4.7	38,580	12,580	51,160	886,218	4.4
Citizens Bank, Sheboygan, Wis.	30,159	0	30,159	405,709	7.4	.....	.....	.....	.....	....
Kellogg-Citizens National Bank, Green Bay, Wis.	26,932	1,025	27,957	291,487	9.2	30,899	100	30,999	260,009	11.9

FEDERAL RESERVE DISTRICT 8

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
ARKANSAS										
First Commercial Bank NA, Little Rock, Ark.	61,946	579	62,525	650,873	9.5	28,599	515	29,114	298,451	9.6
Worthen Bank & Trust Co. NA, Little Rock. Ark.	49,245	410	49,655	638,238	7.7	30,927	3,445	34,372	524,743	5.9
Union National Bank, Little Rock, Ark.	22,127	371	22,498	452,334	4.9	29,412	2,785	32,197	429,548	6.8
Simmons First National Bank, Pine Bluff, Ark.	11,378	1,560	12,938	262,728	4.3	9,055	500	9,555	239,394	3.8
ILLINOIS										
First National Bank, Belleville, Ill.	35,499	550	36,049	281,662	12.6	20,835	700	21,535	233,649	8.9
INDIANA										
Citizens National Bank, Evansville, Ind.	35,939	447	36,386	481,244	7.5	23,429	924	24,353	429,460	5.5
Old National Bank, Evansville, Ind.	34,327	1,685	36,012	511,893	6.7	23,394	4,849	28,243	479,116	4.9
KENTUCKY										
First National Bank, Louisville, Ky.	132,635	7,682	140,317	2,023,473	6.6	150,759	74,788	225,547	1,751,293	8.6
Liberty National Bank & Trust Co., Louisville, Ky.	130,494	19,165	149,659	1,142,189	11.4	87,035	9,968	97,003	1,051,176	8.3
Citizens Fidelity Bank & Trust Co., Louisville, Ky.	122,015	31,233	153,248	1,843,849	6.6	201,372	19,624	220,996	1,590,693	12.7

Federal Reserve Dist. 8 Continues on Next Page

1984 CORRESPONDENT BANKING SURVEY

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
MISSOURI										
Centerre Bank NA, St. Louis, Mo.	238,305	104,038	342,343	1,877,100	12.7	184,643	111,538	296,181	1,638,007	11.3
Mercantile Trust Co. NA, St. Louis, Mo.	204,589	122,750	327,339	1,911,709	10.7	232,113	83,740	315,853	1,708,898	13.6
Boatmen's National Bank, St. Louis, Mo.	173,435	15,867	189,302	777,827	22.3	173,664	9,307	182,971	695,797	25.0
General Bank, St. Louis, Mo.	28,289	5,522	33,811	290,598	9.7	34,780	5,362	40,142	202,647	17.2
Boatmen's National Bank, Springfield, Mo.	25,384	1,695	27,079	261,357	9.7	21,454	0	21,454	207,710	10.3
United Missouri Bank of St. Louis NA	21,652	0	21,652	43,180	50.1	.....	.....	.....	.....	....
Commerce Bank of St. Louis NA, Mo.	18,430	0	18,430	195,330	9.4	18,463	0	18,463	142,948	12.9
TENNESSEE										
First Tennessee Bank NA, Memphis	274,768	3,191	277,959	2,418,204	11.4	201,009	4,605	205,614	1,451,227	13.9
Union Planters National Bank, Memphis, Tenn.	53,248	18,718	71,966	1,486,239	3.6	46,425	12,321	58,746	1,190,990	3.9
National Bank of Commerce, Memphis	33,060	11,523	44,583	820,762	4.0	33,339	2,541	35,880	707,285	4.7

FEDERAL RESERVE DISTRICT 9

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
MINNESOTA										
Norwest Bank Minneapolis NA	216,037	159,758	375,795	3,173,474	6.8	206,840	81,691	288,531	2,891,379	7.2
First National Bank St. Paul, Minn.	167,058	12,904	179,962	2,125,536	7.9	208,794	16,619	225,413	1,749,203	11.9
First National Bank, Minneapolis	118,284	76,038	194,322	2,772,377	4.3	181,644	26,573	208,217	2,341,941	7.8
Midway National Bank, St. Paul, Minn	34,142	0	34,142	190,357	17.9	29,380	0	29,380	166,967	17.6
American National Bank & Trust Co., St. Paul, Minn.	31,996	7,816	39,812	304,400	10.5	36,812	2,699	39,511	261,170	14.1
F&M Marquette National Bank, Minneapolis	31,668	6,575	38,243	944,730	3.4	35,046	3,835	38,881	1,002,807	3.5
Independent State Bank of Minnesota, Minneapolis	30,660	5,316	35,976	36,010	85.1	.....	.....	.....	.....	....
First Bank (NA) Duluth, Minn.	12,278	15	12,293	256,016	4.8	.....	.....	.....	.....	....
Norwest Bank Midland NA, Minn.	11,149	5,461	16,610	257,865	4.3	10,787	6,496	17,283	243,059	4.4
First National Bank, Rochester, Minn.	10,683	0	10,683	200,310	5.3	.....	.....	.....	.....	....
MONTANA										
First Interstate Bank of Billings NA	12,318	486	12,804	242,899	5.1	12,596	130	12,726	210,552	6.0
NORTH DAKOTA										
Bank of North Dakota, Bismarck	23,562	0	23,562	510,448	4.6	29,601	0	29,601	511,285	5.8
WISCONSIN										
First Wisconsin National Bank, Eau Claire	22,097	0	22,097	163,026	13.6	21,717	0	21,717	157,159	13.8

FEDERAL RESERVE DISTRICT 10

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
COLORADO										
United Bank of Denver NA	153,300	115,901	269,201	1,654,168	9.3	142,773	87,982	230,755	1,527,917	9.3
Central Bank of Denver	101,407	76,515	177,922	812,817	12.5	99,656	64,638	164,294	836,044	11.9
First Interstate Bank of Denver NA	94,032	20,595	114,627	1,435,285	6.6	14,702	7,204	21,906	288,349	5.1
Colorado National Bank, Denver	70,516	472	70,988	947,413	7.4	123,744	35,171	158,915	974,492	12.7
Independent State Bank, Denver	23,117	0	23,117	24,487	94.4	.....	.....	.....	.....	....
Colorado National Bank-Pueblo	11,879	16	11,895	110,591	10.7	N.A.	N.A.	N.A.	N.A.	....
United Bank of Fort Collins NA, Colo.	10,740	0	10,740	170,073	6.3	.....	.....	.....	.....	....
KANSAS										
Fourth National Bank & Trust Co., Wichita, Kan.	61,796	19,674	81,470	904,817	6.8	94,105	5,336	99,441	757,848	12.4
First National Bank, Wichita, Kan.	30,751	0	30,751	469,513	6.5	26,741	0	26,741	411,528	6.5
First National Bank, Topeka, Kan.	30,017	0	30,017	273,436	11.0	24,703	0	24,703	261,323	9.5
Commercial National Bank, Kansas City, Kan.	29,233	200	29,433	203,571	14.4	31,184	570	31,754	188,946	16.5
First National Bank, Hutchinson, Kan.	24,969	0	24,969	132,168	18.9	8,730	0	8,730	111,855	7.8
Security National Bank, Kansas City, Kan.	21,596	18,394	39,990	250,668	8.6	17,707	200	17,907	181,254	9.8
Hutchinson National Bank & Trust Co., Kan.	21,336	100	21,436	135,118	15.8	13,631	650	14,281	136,863	10.0
First National Bank & Trust Co., Salina, Kan.	15,652	500	16,152	108,066	14.5	16,796	0	16,796	110,951	15.1
Union National Bank, Wichita, Kan.	14,488	1,494	15,982	251,983	5.7	14,754	182	14,936	236,025	6.3
Merchants National Bank, Topeka, Kan.	11,524	108	11,632	207,421	5.6	15,040	650	15,690	198,403	7.6
MISSOURI										
United Missouri Bank of Kansas City NA	139,008	3,124	142,132	916,088	15.2	143,734	6,464	150,198	808,861	17.8
Commerce Bank of Kansas City NA, Mo.	130,264	3,007	133,271	837,353	15.6	112,950	16,186	129,136	702,848	16.1
First National Bank, Kansas City, Mo.	101,403	44,558	145,961	817,490	12.4	93,614	34,502	128,116	810,530	11.5
Boatmen's Bank & Trust Co., Kansas City, Mo.	67,419	13,239	80,658	251,110	26.8	60,497	12,709	73,206	242,684	24.9
Centerre Bank of Kansas City NA, Mo.	48,183	11,848	60,031	270,409	17.8	34,494	13,984	48,478	261,628	13.2
First National Bank of St. Joseph, Mo.	11,287	0	11,287	206,181	5.5	15,773	0	15,773	206,297	7.6
NEBRASKA										
First National Bank & Trust Co., Lincoln, Neb.	79,456	2,688	82,144	587,755	13.5	78,092	1,273	79,365	508,493	15.4
Omaha National Bank, Neb.	72,576	787	73,363	654,433	11.1	72,254	3,751	76,005	621,591	11.6
Norwest Bank Omaha NA, Neb.	69,320	1,350	70,670	430,698	16.1	69,520	4,156	73,676	419,959	16.6
National Bank of Commerce T&S Assn., Lincoln, Neb.	47,982	159	48,141	310,242	15.5	40,738	79	40,817	281,369	14.5
First National Bank, Omaha, Neb.	47,807	7,958	55,765	435,093	11.0	60,110	11,707	71,817	413,969	14.5
NEW MEXICO										
First National Bank, Albuquerque, N.M.	30,160	0	30,160	628,671	4.8	24,206	0	24,206	630,255	3.8
United New Mexico Bank, Albuquerque	19,072	200	19,272	185,066	10.3	.....	.....	.....	.....	....
Sunwest Bank of Albuquerque NA, N.M.	14,301	1,031	15,332	1,090,267	1.3	14,605	9	14,614	1,013,402	1.4
OKLAHOMA										
United Oklahoma Bank, Oklahoma City	125,061	9,257	134,318	287,163	43.6	99,839	12,538	112,377	256,451	38.9
Liberty National Bank & Trust Co., Oklahoma City	105,940	15,477	121,417	1,640,083	6.5	118,293	53,310	171,603	1,602,357	7.4
First National Bank & Trust Co., Oklahoma City	104,217	96,445	200,662	1,612,730	6.5	103,853	22,990	126,843	1,906,100	5.4
Bank of Oklahoma NA, Tulsa	66,894	46,226	113,120	1,267,971	5.3	68,520	9,293	77,813	1,108,416	6.2
First National Bank & Trust Co., Tulsa	63,649	1,690	65,339	825,376	7.7	34,808	7,540	42,348	845,438	4.1
Fidelity Bank NA, Oklahoma City, Okla.	39,599	16,149	55,748	555,517	7.1	48,797	46,083	94,880	641,804	7.6
Commercial National Bank, Tulsa, Okla.	13,209	1,900	15,109	47,162	28.0	.....	.....	.....	.....	....
F & M Bank & Trust Co., Tulsa, Okla.	10,134	2,368	12,502	256,652	3.9	8,147	2,426	10,573	236,229	3.4

FEDERAL RESERVE DISTRICT 11

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
LOUISIANA										
First National Bank, Shreveport, La.	46,955	1,400	48,355	856,504	5.5	45,249	7,202	52,451	755,286	6.0
Commercial National Bank, Shreveport, La.	46,220	9,600	55,820	827,625	5.6	35,382	8,252	43,634	716,408	4.9

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1984 CORRESPONDENT BANKING SURVEY

Central Bank, Monroe, La.	42,366	100	42,466	332,598	12.7	32,396	110	32,506	312,946	10.4
Ouachita National Bank, Monroe, La.	19,748	0	19,748	407,855	4.8	19,875	0	19,875	430,415	4.6
First National Bank, West Monroe, La.	10,809	0	10,809	103,013	10.5	10,302	0	10,302	108,946	9.5
TEXAS										
MBank Dallas NA	368,396	32,307	400,703	3,423,089	10.8	316,600	31,389	347,989	2,750,199	11.5
RepublicBank Dallas NA	340,470	110,440	450,910	6,464,903	5.3	321,285	137,967	459,252	5,706,396	5.6
InterFirst Bank Dallas NA	338,160	21,375	359,535	3,101,839	10.9	343,912	19,758	363,670	5,326,461	6.5
Texas Commerce Bank NA, Houston	233,577	48,797	282,374	4,007,403	5.8	1,085,092	106,916	1,192,008	4,570,293	23.7
First City National Bank, Houston	206,077	287,478	493,555	4,620,435	4.5	994,208	41,059	1,035,267	5,424,567	18.3
Allied Bank of Texas, Houston	157,685	148,240	305,925	2,903,207	5.4	196,034	46,981	243,015	1,913,807	10.2
InterFirst Bank Houston NA	141,317	273,741	415,058	915,034	15.4	123,024	10,473	133,497	836,730	14.7
Texas American Bank/Fort Worth NA	136,439	18,566	155,005	1,584,794	8.6	127,967	20,224	148,191	1,421,644	9.0
Bank of the Southwest NA, Houston	109,886	52,843	162,729	1,949,624	5.6	218,398	16,362	234,760	1,948,260	11.2
Texas Commerce Bank-Dallas NA	97,204	1,500	98,704	308,120	31.5	69,455	934	70,389	220,293	31.5
First City Bank, Dallas	88,999	87,411	176,410	798,030	11.2	118,866	89,746	208,612	759,786	15.6
InterFirst Bank Austin NA, Tex.	81,699	14,937	96,636	1,119,344	7.3	68,808	56,497	125,305	1,058,553	6.5
Corpus Christi National Bank, Tex.	74,887	11,180	86,067	545,261	13.7	49,060	8,650	57,710	517,039	9.5
First State Bank, Abilene, Tex.	59,053	52,226	111,279	441,490	13.4	82,473	63,437	145,910	458,781	18.0
Frost National Bank, San Antonio, Tex.	57,589	6,841	64,430	1,346,907	4.3	55,676	9,979	65,655	1,276,431	4.4
Capital Bank NA, Houston	56,361	16,555	72,916	657,225	8.6	56,165	50,388	106,553	774,246	7.3
BancTexas Dallas NA	49,700	136,721	186,421	662,482	7.5	61,830	101,342	163,172	663,572	9.3
InterFirst Bank Fort Worth NA, Tex.	46,922	7,623	54,545	951,591	4.9	45,983	11,040	57,023	1,026,560	4.5
Texas American Bank/Houston NA	41,248	12,357	53,605	308,426	13.4	31,385	22,744	54,129	290,384	10.8
National Bank of Commerce, San Antonio, Tex.	37,912	4,120	42,032	855,095	4.4	30,731	3,018	33,749	800,821	3.8
First National Bank, Lubbock, Tex.	36,302	7,550	43,852	96,536	37.6	30,082	8,301	38,383	389,796	7.7
Victoria Bank & Trust Co., Tex.	33,910	5,379	39,289	515,344	6.6	24,781	8,912	33,693	479,211	5.2
State National Bank, El Paso, Tex.	33,269	1,784	35,053	710,071	4.7	36,943	26,766	63,709	659,016	5.6
Texas Commerce Bank-Austin NA	30,927	18,078	49,005	863,125	3.6	27,552	17,520	45,072	754,428	3.7
First National Bank, Amarillo, Tex.	29,554	13,550	43,104	738,269	4.0	27,809	26,708	54,517	722,460	3.8
First City National Bank of Beaumont, Tex.	28,144	0	28,144	358,219	7.9	15,446	600	16,046	343,507	4.5
Amarillo National Bank, Tex.	28,135	8,700	36,835	500,599	5.6	25,154	8,320	33,474	474,490	5.3
Continental National Bank, Fort Worth, Tex.	28,076	42,165	70,241	510,919	5.5	30,224	78,481	108,705	533,420	5.7
RepublicBank Houston NA	26,239	2,108	28,347	1,146,754	2.3	33,394	0	33,394	1,155,069	2.9
Cullen Center Bank & Trust Co., Houston	25,636	4,240	29,876	402,600	6.4	61,825	26,620	88,445	476,159	13.0
First City National Bank Austin, Tex.	23,992	61,643	85,635	641,565	3.7	19,181	32,795	51,976	532,581	3.6
El Paso National Bank, Tex.	23,356	1,992	25,348	614,788	3.8	59,900	22,875	82,775	638,500	9.4
Allied Lakewood Bank, Dallas	22,862	12,394	35,256	436,837	5.2	.....	.....	.....	.....	....
RepublicBank Waco NA, Tex.	21,844	400	22,244	312,656	7.0	23,625	2,700	26,325	295,495	8.0
First National Bank, Waco, Tex.	20,930	4,086	25,016	255,332	8.2	21,716	5,421	27,137	247,113	8.8
First City Bank of Corpus Christi, Tex.	20,458	3,640	24,098	373,801	5.5	28,309	4,850	33,159	350,072	8.1
Alamo National Bank, San Antonio, Tex.	19,772	1,837	21,609	557,315	3.5	17,951	5,520	23,471	498,049	3.6
RepublicBank Lubbock NA, Tex.	19,388	7,819	27,207	379,490	5.1	22,387	8,840	31,227	382,286	5.9
American National Bank, Austin, Tex.	16,543	40,165	56,708	397,716	4.2	16,453	3,962	20,415	428,916	3.8
InterFirst Bank Tyler NA, Tex.	16,024	3,297	19,321	354,022	4.5	12,997	22,290	35,287	335,704	3.9
Texas Independent Bank, Dallas	15,295	69,544	84,839	99,458	15.4	.....	.....	.....	.....	....
First City National Bank, Tyler, Tex.	13,400	10,625	24,025	314,511	4.3	9,889	12,975	22,864	299,440	3.3
InterFirst Bank Wichita Falls NA, Tex.	13,210	8,239	21,449	341,362	3.9	6,881	11,450	18,331	342,771	2.0
Preston State Bank, Dallas	13,065	0	13,065	504,290	2.6	14,570	105	14,675	427,659	3.4
RepublicBank Tyler, Tex.	12,295	2,042	14,337	249,180	4.9	7,332	3,688	11,020	219,313	3.3
First City National Bank, El Paso, Tex.	11,995	1,293	13,288	281,347	4.3	.....	.....	.....	.....	....
InterFirst Bank Fannin, Houston	11,229	13,372	24,601	457,174	2.5	13,170	10,744	23,914	471,622	2.8
RepublicBank San Antonio NA, Tex.	10,557	3,820	14,377	284,708	3.7	.....	.....	.....	.....	....

FEDERAL RESERVE DISTRICT 12

	June 30, 1984					June 30, 1983				
	DUE TO BANKS					DUE TO BANKS				
	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.	Demand Dep. Due US Banks	Other Dep. Due All Banks	Total Dep. Due All Banks	Total Deposits	Demand Dep. Due Banks As % of Total Dep.
ARIZONA										
Valley National Bank, Phoenix, Ariz.	157,372	22,165	179,537	6,685,318	2.3	44,635	10,662	55,297	6,149,104	0.7
Arizona Bank, Phoenix	47,258	1,074	48,332	2,436,587	1.9	3,540	1,282	4,822	2,116,075	0.2
Continental Bank, Phoenix, Ariz.	20,924	0	20,924	351,888	5.9	.....	.....	.....	.....	....
United Bank of Arizona, Phoenix	17,994	158	18,152	1,223,586	1.5	13,688	98	13,786	984,530	1.4
First Interstate Bank of Arizona NA, Phoenix	17,171	1,984	19,155	4,290,331	0.4	10,575	1,530	12,105	3,841,946	0.3
CALIFORNIA										
Bank of America NT&SA, San Francisco	1,160,000	2,485,000	3,645,000	57,353,000	2.0	508,628	4,520,913	5,029,541	57,824,142	0.9
Union Bank, Los Angeles	594,662	29,590	624,252	5,506,107	10.8	99,131	100,975	200,106	4,739,328	2.1
First Interstate Bank of California, Los Angeles	508,728	167,727	676,455	12,597,250	4.0	490,331	273,021	763,352	12,652,204	3.9
Security Pacific National Bank, Los Angeles	500,585	283,375	783,960	21,855,856	2.3	296,731	746,625	1,043,356	20,719,256	1.4
Wells Fargo Bank NA, San Francisco	170,221	175,192	345,413	17,459,081	1.0	183,402	455,816	639,218	17,004,953	1.1
Community Bank, Huntington Park, Calif.	157,729	9,344	167,073	552,218	28.6	125,820	11,150	136,970	476,044	26.4
Crocker National Bank, San Francisco	155,239	158,872	314,111	13,459,330	1.2	214,739	849,263	1,064,002	13,283,360	1.6
California First Bank, San Francisco	71,321	9,244	80,565	3,833,795	1.9	693	7,350	8,043	3,230,493	0.0
Bank of California NA, San Francisco	33,344	75,516	108,860	1,658,946	2.0	22,748	80,690	103,438	1,878,195	1.2
City National Bank, Beverly Hills, Calif.	21,380	2,291	23,671	1,605,723	1.3	11,111	5,273	16,384	1,511,440	0.7
Lloyds Bank California, Los Angeles	15,197	6,143	21,340	2,280,291	0.7	11,374	14,189	25,563	2,084,991	0.5
Southwest Bank, Vista, Calif.	10,323	233	10,556	252,151	4.1	.....	.....	.....	.....	....
HAWAII										
Bank of Hawaii, Honolulu	38,270	5,117	43,387	2,744,093	1.4	6,854	7,765	14,619	2,319,264	0.3
First Hawaiian Bank, Honolulu	14,153	5,471	19,624	2,157,696	0.7	5,179	2,067	7,246	1,665,944	0.3
OREGON										
United States National Bank, Portland, Ore.	67,797	3,028	70,825	4,448,011	1.5	53,326	2,615	55,941	4,091,926	1.3
First Interstate Bank of Oregon NA, Portland	37,209	2,854	40,063	3,889,095	1.0	26,452	5,022	31,474	3,598,708	0.7
Oregon Bank, Portland	15,563	929	16,492	830,962	1.9	17,774	1,135	18,909	726,795	2.4
UTAH										
First Security Bank of Utah NA, Ogden	29,879	677	30,556	1,984,106	1.5	32,359	824	33,183	1,904,801	1.7
Zions First National Bank, Salt Lake City, Utah	29,748	3,830	33,578	1,482,687	2.0	28,316	4,264	32,580	1,354,736	2.1
WASHINGTON										
Peoples National Bank of Washington, Seattle	92,294	618	92,912	1,680,245	5.5	80,554	910	81,464	1,638,474	4.9
Rainier National Bank, Seattle	66,139	72,284	138,423	4,438,408	1.5	45,982	83,561	129,543	4,281,783	1.1
Seattle-First National Bank	63,585	52,581	116,166	5,820,266	1.1	21,666	181,501	203,167	5,506,841	0.4
Old National Bank of Washington, Spokane	32,070	26	32,096	1,180,635	2.7	11,024	24	11,048	1,123,910	1.0
Puget Sound National Bank, Tacoma, Wash.	13,287	160	13,447	1,085,587	1.2	.....	.....	.....	.....	....

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American Banker

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TODAY

THE OHIO THRIFT CRISIS

A LITTLE DAYLIGHT: Some institutions eased back into business by allowing customers limited withdrawals, and members of Congress called for insurance laws 1

ABORTED INVESTIGATION: The Securities and Exchange Commission dropped an investigation of E.S.M. Government Securities Inc. when a U.S. appeals court refused in 1981 to grant access to E.S.M.'s books and records 3

UNINSURED AND OPEN: The Citizens Building and Loan Co. of Jackson, Ohio, hasn't had deposit insurance since opening in 1895, and hasn't closed 6

COMMENT: Blessed by fortune, Wells Fargo eschews the national market in favor of prime-based lending 1

CONSOLIDATION: Merger activity among the nation's top banking firms entered a phase of consolidation in 1984 1

A STAR IS BORN: A new market in options on Eurodollar futures got off to a good start on Chicago's International Monetary Market 2

INTERNATIONAL BRIEFING: A former critic of foreign bank intrusion in Australia has changed his tune 2

TALKING FISH: Something called 'Shark' is supplying quotation service to 80 clients 2

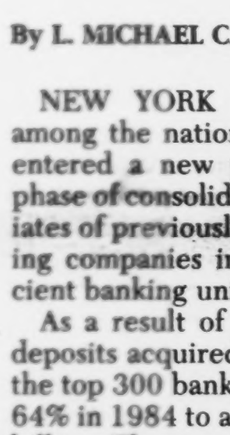
RETAILERS READY: Sears, Roebuck and Co. and J.C. Penney Co. are both ready to offer credit card processing, private-label credit card, and retail lockbox services to other companies 3

TEXT: The Treasury Department regulation requiring banks to report overseas currency transactions — a key element in the recent guilty plea by First National Bank of Boston — is reprinted 12

REQUIRED READING: In the text of a speech to the Detroit Economic Club, Sears, Roebuck and Co. chairman Edward R. Telling proposes something called a 'family bank' 15

FEAR FACTOR: A deep-rooted American fear of big banks is a significant factor in the debate over interstate expansion 16

BACK PAGE: Vincent Tese speaks out on deregulation, consumer issues, and how the world of finance has changed as he leaves behind a legacy of trailblazing as New York State banking superintendent to head the New York Urban Development Corp 32



VINCENT TESE

1984 Was Year of Consolidation

The Result: Deposits Acquired Through Mergers Soared

By L. MICHAEL CACACE

NEW YORK — Merger activity among the nation's top banking firms entered a new phase in 1984 — a phase of consolidation of the bank affiliates of previously acquired bank holding companies into larger, more efficient banking units.

As a result of these consolidations, deposits acquired through mergers by the top 300 banks in the nation soared 64% in 1984 to a record level of $22.2 billion. The previous record was set in 1983 when $13.5 billion in deposits was acquired by the top 300 banks through mergers and acquisitions.

These are some of the findings of the *American Banker's* second annual survey of mergers, acquisitions, and title and location changes among the top 300 banks, published in today's edition. Partial acquisitions, such as branch purchases, are also included in the listing starting on page 21.

In 1984, 68 of the top 300 banks acquired 150 other banks, with combined deposits of $22.2 billion. Approximately $9 billion, or 41%, of these deposits came from consolidations of recently acquired banking units of holding companies. These mergers occurred in seven states: Connecticut, Florida, New Jersey, Ohio, Pennsylvania, South Carolina, and Texas.

In 1983, 55 of the top 300 banks acquired 130 other banks, with $13.5 billion in deposits. Of the $13.5 billion, approximately $500 million, or 3.7%, represented consolidations of the banking affiliates of previously acquired holding companies.

The largest merger of this type occurred in New Jersey. In April 1984, Fidelity Union Bancorp., Newark, merged into First National State Bancorp., also in Newark. In November, the $2.7 billion Fidelity Union Bank became part of the $1.9 billion-deposit First National State Bank, under the

➳ Mergers: Page 27

Quiet Reported As Thrifts Begin To Open Doors

Limited Service Plan Allows Withdrawal of $750 a Month

One by one, Ohio's privately insured savings institutions quietly began to reopen for limited service on Thursday with no hint of the panic that a week earlier led the governor to declare the most extensive closing of financial institutions since the depths of the Depression.

By early Thursday afternoon, at least 14 applications had been filed with the Ohio Division of Savings and Loan Associations by thrifts that have applied for federal deposit insurance, though a division spokesman said he was unsure how many of those would be able to open today.

This story was reported by Mark Basch in Cincinnati, Richard Ringer in Columbus, Laura Gross in Cleveland, and Robert Garsson in New York. It was written by Mr. Garsson.

In Cincinnati, where the panic began following the Home State Savings Bank failure, Century Savings Bank opened for full service with more reporters present than customers. At least two other thrifts in the Cincinnati area opened for business Thursday, though only for the limited purpose of permitting depositors to withdraw up to $750.

"We've got six tellers and it's six to nothing," said Charles Brigham, president of Federated Savings Bank. A spokesman for Southern Ohio Savings Association echoed his comment, saying the day was no different from any other normal day.

Mr. Brigham said Federated has ap-

➳ Ohio: Page 6

Wells Fargo 3

A Concluding Miscellany

By SANFORD ROSE

Wells Fargo executives exhibit a considerable amount of humility and gratitude for a benign providence. "We are blessed," says CEO Carl Reichardt, referring to the advantages Wells derives from the weakness of some competitor institutions. "People come into bank branches and ask to see financial statements. They are wary of banks that are perceived to be weak. Strong banks like us, on the other hand, have a lower cost of deposit acquisition and eventually a lower cost of capital acquisition."

Mr. Reichardt claims that Wells has always been on the low side in the rates it quotes to consumers but has nevertheless managed to garner more than a respectable share of deposits. Others disagree with their CEO. Chief financial officer Frank Newman argues that Wells has matched the highest rates available in the marketplace, although he acknowledges that these rates might be lower than they otherwise would have been because strapped competitors have been prone to hold them down.

➳ Wells Fargo: Page 4

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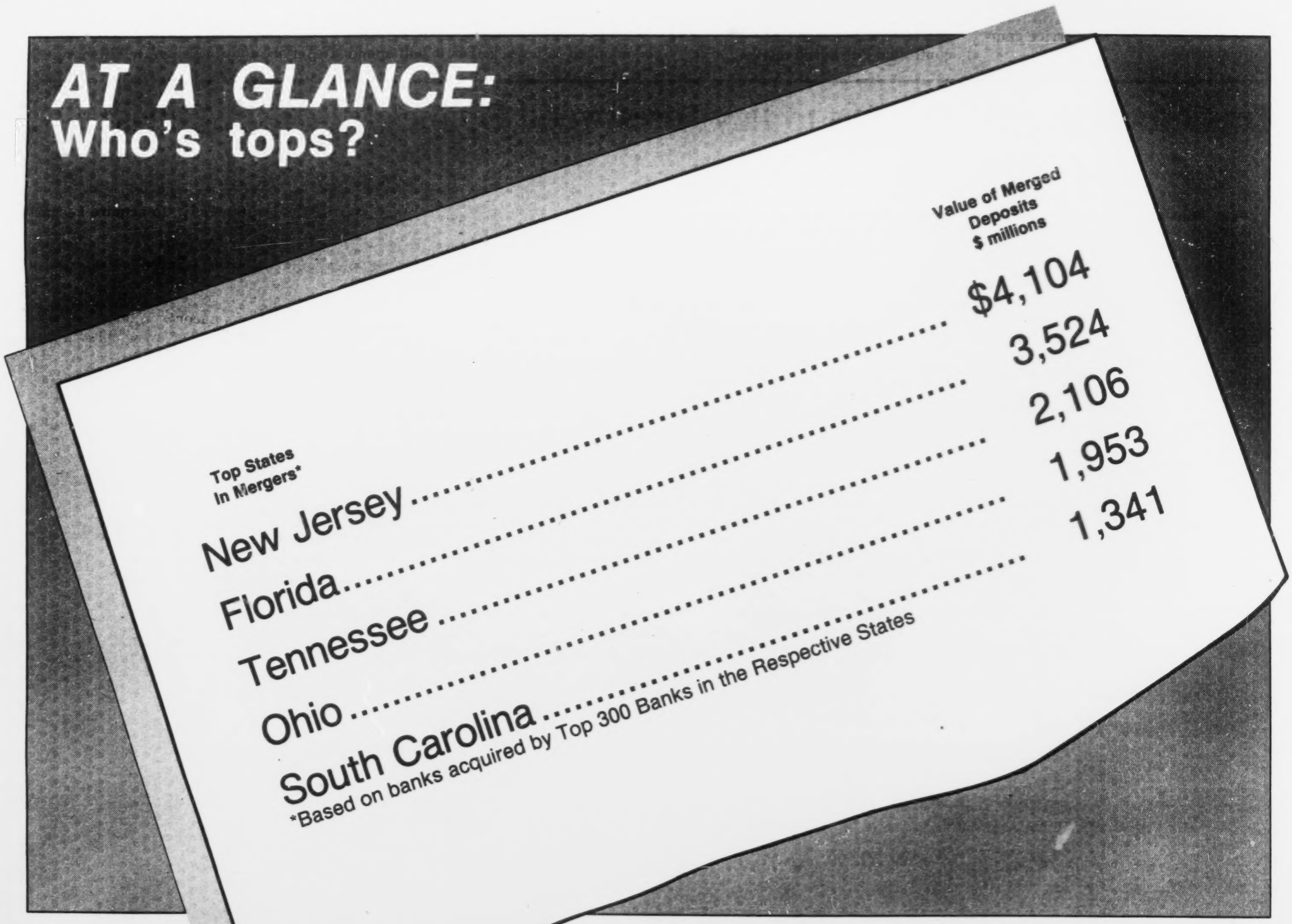
American Banker reviews

Acquisitions by the Top 300 Banks

AT A GLANCE: Who's tops?


Value of Merged Deposits $ millions
Top States In Mergers*
New Jersey $4,104
Florida 3,524
Tennessee 2,106
Ohio 1,953
South Carolina 1,341
*Based on banks acquired by Top 300 Banks in the Respective States

Acquisitions, Name and Location Changes Among the Nation's Top 300 Banks in Deposits on December 31, 1984(a)

Deposit Rank 12/31/84	Name of Bank	Type of Changes (b)	Former Name of Bank and/or City (if a name or location change)	Name of Bank(s) Merged or Acquired	Total Deposits of Merged Banks on Dec. 31, 1983	Date of Mergers Name Change etc.
73	**AmSouth Bank NA, Birmingham, Ala.**	M		American National Bank, Gadsden	84,112,018	Mar. 16
		M		Citizens Bank, Wetumka	36,631,441	Apr. 13
183	**SouthTrust Bank of Alabama NA, Birmingham**	M		First Bank, Alabaster	27,012,000	Oct. 28
168	**United Bank of Arizona, Phoenix**	A		Bank of Cochise, Sierra Vista	9,357,499	Oct. 1
297	**Barclays Bank of California, San Francisco**	B (1)		Union Bank, Los Angeles		Oct. 19
205	**Citytrust, Bridgeport, Conn.**	B (4)		County Fed. S&L Assn., Westport		June 30
42	**Connecticut Bank & Trust Co. NA, Hartford**	B (2)		Burritt Mutual Savings Bank, New Britain		April 30
45	**Connecticut National Bank, Hartford**	M		New Britain Bank & Trust Co.	112,267,571	Mar. 31
		M		First Bank, New Haven	652,573,000	Mar. 31
		M		Terryville Trust Co.	34,763,000	Mar. 31
270	**Sun Bank/South Fla. NA, Fort Lauderdale**	M		Flagship NB of Broward Cty., Hollywood	165,379,000	May 1
80	**Atlantic National Bank, Jacksonville, Fla.**	M		Bank of Green Cove Springs	42,764,107	Feb. 1
		M		Atlantic Nat'l Bank of Florida, Orange Park	N.A.	Sept. 1
252	**Barnett Bank of Jacksonville NA, Fla.**	A		Century National Bank, Jacksonville	N.A.	Sept. 21
56	**Florida National Bank, Jacksonville**	M		Flagship Bk Charlotte Cty., Punta Gorda	24,000,000	Jan.3
		M		Flagship First NB of Highlands, Sebring	72,065,957	Jan.3
		M		Flagship Peoples Bank, Tallahassee	35,518,000	Jan.3
		M		Flagship Bank of Lake Cty., Tavares	68,159,493	Jan.3
		M		Royal Trust Bank, Gulfport	136,730,337	Mar. 2
		M		Royal Trust Bank NA, Miami	294,028,214	Mar. 2
		M		Royal Trust Bank of Palm Beach NA	109,298,000	Mar. 2
		M		Royal Trust Bank of Fla. NA, St. Petersburg	239,051,000	Mar. 2
		M		Lighthouse National Bank, Jupiter	36,716,000	Dec. 14
86	**Barnett Bank of South Fla. NA, Miami**	M		Great American Bank, Davie	60,170,000	Jan. 27
		M		Great American Bank, Fort Lauderdale	41,400,000	Jan. 27
		M		Bank of Hallandale & Trust Co.	246,335,133	July 24
		M		Great American Bank, North Miami Beach	33,001,000	Dec. 14
		M		Great American Bk of Dade Cty., No. Miami	87,296,000	Dec. 14
25	**Southeast Bank NA, Miami**	M		Southeast Bank at Bartow NA	38,494,000	Apr. 1
		M		Southeast Bank of Belle Glade NA	20,808,000	Apr. 1
		M		Southeast Bank of Lee Cty. NA, Cape Coral	42,678,000	Apr. 1
		M		Southeast Bk of the Fla Keys NA, Key West	45,896,000	Apr. 1
292	**First American B & T Co., North Palm Beach, Fla.**	M		Marine State Bank, Tallahassee	11,458,245	Dec. 31
112	**Sun Bank NA, Orlando, Fla.**	M		Flagship Bank of Seminole, Sanford	100,185,000	June 1
		M		Flagship First Nat'l Bank, Titusville	34,431,000	June 1
147	**First National Bank of Fla., Tampa**	M		Flagship Bank of Melbourne NA	N.A.	Jan. 1
		M		Flagship First Nat'l Bank, Ormond Bch.	N.A.	Jan. 1
		M		First Nat'l Bank of Brevard, Merritt Island	65,514,000	Oct. 1
63	**NCNB National Bank of Florida, Tampa**	M		Ellis National Bank of Central Fla., Tampa	86,993,156	May 18
		M		Ellis Bank of Indian Rocks NA, Largo	119,584,499	June 15
		M		Ellis Nat'l Bk of Pinellas Cty, St Petersburg	99,614,000	June 15
		M		Ellis First National Bank, New Port Richey	205,346,874	July 13
		M		Ellis First National Bank, Tarpon Springs	77,181,924	July 13
		M		Ellis Springs Bank NA, Tarpon Springs	45,684,239	July 13
		M		Ellis Fort Myers Bank NA	29,329,000	Aug. 17
		M		Ellis Bank & Trust Co. NA, Sarasota	409,064,459	Aug. 17
		M		Ellis First National Bank, Bradenton	177,630,130	Sep. 20
		M		NCNB National Bank of Fla., De Bary	79,847,775	Sep. 20
		M		NCNB National Bank of Fla., Avon Park	25,717,000	Oct. 18
		M		NCNB National Bank of Fla., Jacksonville	84,650,689	Dec. 31
251	**Barnett Bank of Palm Bch, Cty., W. Palm Beach**	L	Moved from Delray Beach			Dec. 5
216	**Barnett Bank of Central Fla. NA, Winter Park**	M		Barnett Bank of Kissimmee	31,518,270	Apr. 13
163	**Bank South NA, Atlanta**	M		Bank of Cumming	59,060,000	July 25
		M		Bank South, Clayton, Forest Park	109,492,000	July 25
		M		Bank South, Gwinnett, Duluth	47,782,000	Aug. 1
		M		Bank South, Cobb, Marietta	44,968,000	Aug. 1
38	**Citizens & Southern National Bank, Atlanta**	M		Commercial Nat'l Bank, Cedartown	40,144,000	May 31
		M		Fayette State Bank, Peachtree City	53,135,201	May 31
		M		Citizens & Southern Bank, Springfield	40,822,798	Sep. 1
		M		First National Bank, Douglasville	6,676,140	Dec. 1
165	**First Security Bank of Idaho NA, Boise**	M		Custer County Bank, Challis	N.A.	May 21
93	**American Fletcher NB&T Co., Indianapolis**	A		Shelby National Bank, Shelbyville	72,729,382	Apr. 19
186	**Bank of Baltimore**	N,C	Savings Bank of Baltimore			Nov. 1
81	**First National Bank of Maryland, Baltimore**	M		Hampstead Bank of Carroll County	38,569,000	Apr. 30
		M		Frostburg National Bank	37,139,239	Dec. 31
61	**Maryland National Bank, Baltimore**	M		Bank of Maryland, Hillcrest Heights	114,251,000	June 1
253	**Citizens Bank & Trust Co., Riverdale, Md.**	M		Peoples Security Bank, Landover	191,660,000	Mar. 16
35	**Comerica Bank-Detroit**	M		Bank of the Commonwealth, Detroit	714,809,000	Jan. 1
170	**Michigan National Bank of Detroit**	M		Michigan NB, Grosse Pointes Woods	20,165,000	Sep. 1
125	**Old Kent B&T Co., Grand Rapids, Mich.**	M		Old Kent Bank, Grandville	5,100,000	Mar. 4
		M		Old Kent Bank, Wyoming	9,290,000	Mar. 4

(a)—Banks are listed in geographic order, with their respective deposit ranks shown in the left-hand column. (b)—Type of Changes: (A)—The purchase of certain assets and the assumption of certain liabilities of the bank listed. (B)—The acquisition of a branch or branches from the bank listed. The number of branches acquired are shown in parenthesis. (C)—Charter change from savings bank to commercial bank. (L)—Change of location of head office. (M)—Merged the bank listed. (N)—Name change. N.A.—Not available.

Acquisitions, Name and Location Changes Among the Nation's Top 300 Banks in Deposits on December 31, 1984(a)

Deposit Rank 12/31/84	Name of Bank	Type of Changes (b)	Former Name of Bank and/or City (if a name or location change)	Name of Bank(s) Merged or Acquired	Total Deposits of Merged Banks on Dec. 31, 1983	Date of Mergers Name Change etc.
291	**Grenada Bank, Miss.**	A		Mississippi Bank, Jackson	242,810,000	May 11
		M		First National Bank, Greenville	94,989,000	June 29
124	**Deposit Guaranty National Bank, Jackson, Miss.**	M		Merchants & Farmers Bank, Meridian	153,943,920	Nov. 30
161	**First National Bank, Jackson**	M		Merchants & Planters Bank, Hazlehurst	42,338,177	Sept. 29
		M		State Guaranty Bank, Magee	37,831,000	Sept. 29
250	**Boatmen's First Nat'l Bank, Kansas City, Mo.**	N	First National Bank			1/28/85
224	**Commerce Bank of Kansas City NA, Mo.**	M		Commerce Bank of Blue Hills, Kansas City	21,135,180	Jan. 1
		M		Plaza Bank and Trust Co., Kansas City	87,946,065	Jan. 1
		M		Commerce Bank of Grandview NA	14,473,293	Jan. 1
		M		Commerce Bank of Independence NA	21,495,550	Jan. 1
267	**Omaha National Bank, Neb.**	M		Blair Bank, Inc.	19,939,000	Apr. 23
		M		Commercial Nat'l B & T Co., Grand Island	85,020,000	Aug. 3
214	**First Fidelity Bank NA, S Jersey, Burlington Twp.**	N	First National State Bank of S. Jersey			Aug. 8
		B (13)		Fidelity Union Bk/First Natl State, Newark		Dec. 1
140	**Heritage Bank NA, Jamesburg, N.J.**	M		City National B&T Co., Salem	45,006,936	Mar. 1
197	**First Jersey National Bank, Jersey City, N.J.**	B (4)		First National State Bank, Newark		Jun. 18
		M		Livingston National Bank	61,642,695	Nov. 26
201	**Horizon Bank NA, Morristown, N.J.**	B (5)		Bank of New Jersey NA, Camden		Oct. 1
34	**First Fidelity Bank NA, Newark†**	N,M	First National State Bank	Fidelity Union Bk/First Nat'l State, Newark	442,219,000	Nov. 1
(†)	**Fidelity Union Bk/First Nat'l State, Newark**	N,L,M	First Nat'l St. Bk Edison, Woodridge	Fidelity Union Bank, Newark	2,668,258,000	Apr. 6
		M		Burlington County Trust Co.,Morrestown	267,822,433	Apr. 6
		M		Fidelity Union Bank NA, Morristown	45,276,000	Apr. 6
269	**Princeton Bank, N.J.**	M		Bank of New Jersey NA, Camden	592,676,000	Dec. 31
243	**First National Bank, Toms River, N.J.**	B (5)		First Jersey Natl Bk./So., Atlantic City		Feb. 17
		B (7)		First Peoples Bank of N.J., Haddon Twp.		Mar. 19
204	**First Fidelity Bank NA/N. Jersey, Totowa**	N	First National State Bank			Oct. 24
160	**New Jersey National Bank, Trenton**	M		Citizens United Bank NA, Vineland	218,089,000	Oct. 1
131	**Midlantic Nat'l Bank/North, West Paterson, N.J.**	N	New Jersey Bank NA			Jul. 1
		M		Midlantic National Bank/Citizens, Tenafly	573,829,387	Sep. 28
180	**Key Bank NA, Albany, N.Y.**	B (1)		Marine Midland Bank NA, Buffalo		Apr. 1
189	**Norstar Bank of Upstate NY, Albany**	N	State Bank of Albany			Jul. 1
		M		Mohawk National Bank, Schenectady	149,352,475	Aug. 1
290	**Liberty Norstar Bank NA, Buffalo, N.Y.**	N	Liberty National Bank			1/1/85
174	**Long Island Trust Co. NA, Garden City, NY**	B (1)		Dime Svgs Bank of NY FSB, Brooklyn		Apr. 2
256	**Norstar Bank of Long Island, Hempstead, NY**	M		Bank of Long Island NA, East Islip	68,396,000	Dec. 1
162	**Barclays Bank of New York NA**	B (1)		Chemical Bank, New York		Apr. 2
3	**Chase Manhattan Bank NA, New York**	B (36)		Chase Lincoln First Bank NA, Rochester		Aug. 1
2	**Citibank NA, New York**	A		Girod Trust Co., San Juan, P.R.	260,894,000	Aug. 20
33	**European American Bank, New York**	N	European American Bank & Trust Co.			Dec. 31
		B (2)		Bankers Trust Co., New York		Feb. 21
26	**National Westminster Bank USA, New York**	B (1)		Bankers Trust Co., New York		Feb. 14
69	**Chase Lincoln First Bank NA, Rochester, NY**	N	Lincoln First Bank NA			Aug. 1
		B (14)		Chase Manhattan Bank NA, New York		Aug. 1
198	**Security Norstar Bank, Rochester, N.Y.**	N	Security Trust Co.			1/1/85
		M		Bank of Auburn	86,818,000	Apr. 1
		M		First Bank & Trust Co., Corning	64,855,463	Apr. 1
		M		First Bank & Trust Co., Ithaca	83,497,279	Apr. 1
		M		Genesee Country Bank, Le Roy	72,767,945	Apr. 1
		M		State Bank of Seneca Falls	35,210,000	Apr. 1
		M		Glen Bank & Trust Co., Watkins Glen	30,734,000	Apr. 1
		M		First Trust Union Bank, Wellsville	231,522,953	Apr. 1
249	**Key Bank of Central N.Y., Syracuse**	B (6)		Bank of New York		May 29
		B (1)		Security Trust Co., Rochester		June 22
199	**Southern National Bank of N.C., Lumberton**	M		Community Bank of Carolina, Greensboro	45,253,000	Mar. 30
		M		Cherryville National Bank	26,573,000	Mar. 31
		M		FNB of Anson Cty., Wadesboro	41,288,000	Mar. 31
200	**United Carolina Bank, Whiteville, N.C.**	M		State Bank, Raleigh	74,406,000	Sep. 1
117	**Branch Banking & Trust Co., Wilson, N.C.**	M		Bank of Alamance, Graham	25,306,169	Jul. 2
		M		Carolina Bank, Sanford	229,441,950	Jul. 2
206	**First National Bank, Akron, Ohio**	M		Exchange Bank Co., Canal Fulton	17,865,000	Dec. 30
		M		Twinsburg Banking Co.	91,714,000	Dec. 30
257	**Society Bank of Eastern Ohio NA, Canton**	N,M,L	First National Bank, Salem	Farmers Nat'l Bank & Trust Co., Ashtabula	155,323,637	Sep. 30
		M		Harter Bank & Trust Co., Canton	501,535,000	Sep. 30
		M		Society Bank Eastern Ohio, Youngstown	104,972,657	Sep. 30
126	**Bank One, Columbus NA, Ohio**	M		Bank One, Circleville NA	52,671,000	Apr. 1
59	**Huntington National Bank, Columbus, Ohio**	M		Huntington NB of N'east Ohio, Cleveland	945,898,000	Oct. 31
		M		Huntington National Bank, Port Clinton	48,366,000	Oct. 31
187	**Toledo Trust Co., Ohio**	B (2)		BancOhio National Bank, Columbus		Oct. 6
		M		Maumee Valley National Bank, Defiance	141,184,826	Dec. 21
233	**Bank One of Eastern Ohio NA, Youngstown**	M		First National Bank, East Liverpool	67,298,583	Apr. 1
		M		Union Savings & Trust Co., Warren	250,886,065	May 1
58	**First Interstate Bank of Oregon Na, Portland**	A		Bank of the Northwest, Eugene	23,973,000	Aug. 31
44	**United States National Bank of Oregon, Portland**	A		United Bank of Oregon, Oak Grove	19,879,675	Mar. 2
		M		Bank of Milwaukie	8,313,000	June 30
		M		Bank of Milton-Freewater	N.A.	July 1

(a)—Banks are listed in geographic order, with their respective deposit ranks shown in the left-hand column. (b)—Type of Changes: (A)—The purchase of certain assets and the assumption of certain liabilities of the bank listed. (B)—The acquisition of a branch or branches from the bank listed. The number of branches acquired are shown in parenthesis. (C)—Charter change from savings bank to commercial bank. (L)—Change of location of head office. (M)—Merged the bank listed. (N)—Name change. N.A.—Not available. †—On Nov. 1, First National State Bank, Newark, changed its name to First Fidelity Bank NA when it merged Fidelity Union Bank/First National State, Newark. Fidelity Union Bank/First National State was the new title and location for First National State Bank-Edison, Woodbridge, after Fidelity Union Bank, Newark, merged under the Woodbridge charter on 4/6/84. Fidelity Union Bank/First National State also merged two other banks on 4/6/84: Burlington County Trust Co., Moorestown, and Fidelity Union Bank NA, Morristown.

Acquisitions, Name and Location Changes Among the Nation's Top 300 Banks in Deposits on December 31, 1984(a)

Deposit Rank 12/31/84	Name of Bank	Type of Changes (b)	Former Name of Bank and/or City (if a name or location change)	Name of Bank(s) Merged or Acquired	Total Deposits of Merged Banks on Dec. 31, 1983	Date of Mergers Name Change etc
278	**Merchants National Bank, Allentown, Pa.**	M		Tri-County Bank, Bowmanstown	64,835,000	Dec. 15
46	**Fidelity Bank NA, Malvern, Pa.**	N,M	Southeast National Bank of Pa.	Fidelity Bank, Philadelphia	3,758,686,000	Sep. 14
82	**Mellon Bank (East) NA, Philadelphia**	N	Girard Bank			June 25
287	**Marine Bank, Warren, Pa.**	B (1)		National Bank of North East		Apr. 2
231	**First Eastern Bank NA, Wilkes-Barre, Pa.**	M		Scranton National Bank	114,333,756	Sep. 15
176	**Northeastern Bank of Pa., Wilkes-Barre**	B (1) M		First National Bank, Allentown Cement National Bank, Northampton	 205,091,000	Sep. 8 Nov. 12
83	**Banco Popular de Puerto Rico, San Juan**	A		Washington National Bank, Chicago	N.A.	May 18
139	**Rhode Island Hospital Tr Nat'l Bk, Providence**	M		Columbus National Bank, Providence	157,419,000	Oct. 1
166	**Bankers Trust of South Carolina, Columbia**	B (1) B (1)		First National Bank of S.C., Columbia South Carolina National Bank, Columbia		Sep. 4 Sep. 4
84	**South Carolina National Bank, Columbia**	M		First National Bank of S.C., Columbia	1,340,844,030	Dec. 1
182	**Norwest Bank South Dakota NA, Sioux Falls**	N,M M M	Norwest Bank Sioux Falls NA	Norwest Bank Aberdeen NA Norwest Bank Black Hills NA,Rapid City Norwest Bank Watertown NA	322,906,000 352,089,984 99,439,615	Oct. 1 Oct. 1 Oct. 1
65	**First Tennessee Bank NA, Memphis**	M M M M M M M M M M M M M		First Tennessee Bank, Jackson First Tennessee Bank, Dyersburg First Tennessee Bank, Jonesboro First Tennessee Bank, Morristown First Tennessee Bank, Mosheim First Tennessee Bank NA, Chattanooga First Tennessee Bank/NA, Kingsport First Tennessee Bank NA, Cookeville First Tennessee Bank NA, Franklin First Tennessee Bank NA, Gallatin First Tennessee Bank NA, Murfreesboro First Tennessee Bank NA, Nashville First Tennessee Bank, Dandridge First Tennessee Bank, Knoxville First Tennessee Bank, Maryville	45,797,000 47,512,000 102,496,000 42,788,000 23,809,000 499,532,000 79,192,811 93,949,000 116,463,000 35,175,000 35,610,845 75,243,000 36,310,000 597,653,000 190,425,000	Mar. 1 Mar. 12 May 1 May 1 May 1 June 1 June 1 Aug. 1 Aug. 1 Aug. 1 Aug. 1 Aug. 1 Sep. 1 Sep. 1 Sep. 1
171	**Union Planters National Bank, Memphis**	M		Hamilton First Bank NA, Clinton	61,506,965	Feb. 1
178	**Commerce Union Bank, Nashville, Tenn.**	M		Liberty Bank, Brentwood	22,304,000	July 16
41	**MBank Dallas NA**	N	Mercantile National Bank			Oct. 15
295	**MBank El Paso NA, Tex.**	N	State National Bank			Oct. 15
78	**MBank Houston NA**	N M	Capital Bank NA	 Bank of the Southwest NA, Houston	 2,802,577,000	Oct. 15 Oct. 15
114	**First Security Bank of Utah NA, Ogden**	B (5)		First Security State Bank, Salt Lake City		June 30
211	**First Virginia Bank, Falls Church**	M		First Virginia Bank-N. Neck, Colonial Beach	68,319,000	July 16
142	**First American Bank of Virginia, McLean**	B (13) B (11) M		First & Merchants Nat'l Bank, Richmond Virginia National Bank, Norfolk Round Hill National Bank	 28,502,000	Jan. 3 Jan. 3 June 30
71	**Bank of Virginia, Richmond**	B (1) B (1) M		First & Merchants Nat'l Bank, Richmond Virginia National Bank, Richmond Bank of Montross	 35,103,000	Jan. 3 Jan. 3 Sep. 28
105	**Central Fidelity Bank, Richmond**	M M		Central Fidelity Bank NA, Lynchburg Central Fidelity Bank NA SW, Abingdon	731,836,000 70,622,000	Feb. 21 Sep. 4
52	**United Virginia Bank, Richmond**	B (1)		Bank of Virginia, Richmond		Jan. '84
141	**Dominion Bank NA, Roanoke, Va.**	N M M	First National Exchange Bank	 First Bassett Bank & Trust Dominion Bank of Bristol NA, Abingdon	 71,652,1480 118,178,000	Feb. 21 June 15 Oct. 20
209	**M&I Marshall & Ilsley Bank, Milwaukee**	A		Milwaukee County Bank, West Allis	118,265,000	Dec. 31

(a)—Banks are listed in geographic order, with their respective deposit ranks shown in the left-hand column. (b)—Type of Changes: (A)—The purchase of certain assets and the assumption of certain liabilities of the bank listed. (B)—The acquisition of a branch or branches from the bank listed. The number of branches acquired are shown in parenthesis. (C)—Charter change from savings bank to commercial bank. (L)—Change of location of head office. (M)—Merged the bank listed. (N)—Name change. N.A.—Not available.

Merger Activity Among the Top 300 Banks

1984 Compared with 1983

(Dollar Amounts in Millions)

State	Number of Acquiring Banks 1984	Number of Acquiring Banks 1983	Number of Banks Acquired 1984	Number of Banks Acquired 1983	Total Deposits In Acquired Banks (a) 1984	Total Deposits In Acquired Banks (a) 1983
Alabama (b)	2	1	3	20	$148	$1,053
Arizona	1	--	1	--	9	----
California	0	2	0	7	0	937
Colorado (e)	0	1	0	1	0	258
Connectict	1	2	3	2	800	111
Florida (f)	11	6	41	24	3,524	3,137
Georgia	2	5	8	15	402	913
Idaho	1	1	1	1	N.A.	14
Indiana	1	--	1	--	73	----
Louisiana	0	1	0	1	0	481
Maryland	3	2	4	3	382	157
Massachusetts	0	1	0	1	0	88
Michigan	3	--	4	--	749	----
Mississippi	3	2	5	2	572	187
Missouri	1	--	4	--	145	----
Nebraska	1	--	2	--	105	----
New Jersey (d,e)	5	5	6	5	4,104	437
New York	4	1	10	3	1,084	350
North Carolina	3	5	6	5	442	338
Ohio (c)	6	2	11	3	1,953	522
Oregon (b)	2	1	4	3	52	76
Pennsylvania (d)	4	1	4	1	1,170	31
Puerto Rico	1	1	1	1	N.A.	28
Rhode Island	1	--	1	--	157	----
South Carolina	1	3	1	4	1,341	268
South Dakota	1	1	3	5	774	260
Tennessee	3	3	17	7	2,106	570
Texas (d)	1	--	1	--	861	----
Virginia (e,f)	5	7	7	13	1,124	3,117
Wisconsin	1	1	1	3	118	123
Totals	**68**	**55**	**150**	**130**	**$22,195**	**$13,456**

(a)—The 1984 data column has total deposits as of 12/31/83. The 1983 data column has total deposits as of 12/31/82. **(b)**—Deposits for one of the banks merged in 1983 were estimated. **(c)**—During 1984, a bank not ranked among the top 300 banks at yearend 1983, acquired a larger bank that was ranked among the top 300 on 12/31/83. The smaller bank's deposits were used to compute the deposit total in the 1984 "total deposits in acquired banks" column. **(d)**—During 1984, two banks - both ranked among the top 300 on 12/31/83 - merged. And the smaller bank's deposits were used to compute the deposit total in the 1984 "total deposits in acquired banks" column. **(e)**—During 1983, A bank not ranked among the top 300 on 12/31/82 - acquired a larger bank that was ranked among the top 300 on 12/31/82. The smaller bank's deposits were used to compute the deposit total in the 1983 "total deposits in acquired banks" column. **(f)**—During 1983, two banks - both ranked among the top 300 on 12/31/82 - merged. The smaller bank's deposits were used to compute the deposit total in the 1983 "total deposits in acquired banks" column.